

REVISED TESTIMONY OF LARRY BEAREKMAN
BEFORE THE
HOUSE OF REPRESENTATIVES HOUSING AND COMMUNITY OPPORTUNITY
SUBCOMMITTEE
“REVIEW AND OVERSIGHT OF THE NATIONAL FLOOD INSURANCE PROGRAM”

APRIL 14, 2005

Chairman Ney and other Sub-Committee members, I thank you for the opportunity to testify before you today. Please accept this revised testimony, as I had very little notice for the preparation of my testimony, and inadvertently left out some key details. For convenience sake, I have included the revised testimony in italics to differentiate from the original where I had omitted it.

I come here both maddened and saddened to have to report to you on the calamitous failure of FEMA's National Flood Insurance Program. This program, mandated by congress, was touted to an unsuspecting public as being unique; a program funded by the participants, and not by taxpayer dollars; a program to be trusted, as it was instituted and administrated by our government; a program that was conceived as an insurance policy, a financial instrument with well defined and accepted legal meaning and definition in every state; a program that provides both policyholder and mortgagee a means to restore damaged properties to their prior condition after a catastrophe; a program that created a partnership between the private and public sectors for the benefit of all the participants. Sadly , the program has evolved into a Frankenstein, which now runs unfettered across the country, whimsically crushing policyholders without a thought to their wellbeing, carrying on to the beat of its own drum.

Although you see me here today as a single person trying to relay to you my own experience, please know that I am but one of many in my community, my state, my region, our whole country, who has been dragged through merciless misinformation, disinformation, double meanings and double dealings at the hands of the NFIP, and the unbroken chain of corporate and individual co-conspirators who, from what I have learned through my own talks with many other victims, through a website called femainfo.us, and from a professional insurance adjuster whom I hired to represent me when I had been ground into pulp, have been destroying families and lives without penalty for some time, and continue to do so as we sit here today.

Before I present the summary of my experiences at the hands of the NFIP, let me say that I would hope you will leave these hearings with enough of an understanding of the malicious misdeeds of your flood program to be motivated to put a stop to them. Hopefully you will also find mid-term and long-term solutions which, in my humble opinion, might include oversight of the flood program by people who are more familiar with insurance and financial matters (not meaning you of course, but FEMA); implement some federal regulations and punitive laws similar to what each of the states have for insurance companies mistreating policyholders, a logical step if our government is after all going to be in the business of selling insurance, and asking the public to have faith in

being treated fairly; hold individual insurance companies, contractors, employees and other participants accountable and responsible for actions or lack thereof that result in injury and damages to policyholders and their innocent families, already burdened by having their lives turned upside-down by a catastrophic event.

BACKGROUND

When I purchased my original home, now called 2 Ferguson Street, in Poquoson, VA, in 1978, I was required to purchase flood insurance in order to obtain a mortgage loan on the house. My insurance carrier for my homeowners and flood insurance was and remains Allstate Insurance.

In 1992, with my family growing, I purchased a new residence on West Sandy Point Road, also in Poquoson. Again, I insured with Allstate (Exhibit A), and again I was told I had to purchase flood insurance to obtain a mortgage loan. Our prior residence was kept as a rental house, and we continued to maintain a flood policy there as well.

My agent led me to believe that, except for purchasing contents insurance for our personal property as a separate item, the flood insurance would provide the same benefits as homeowners insurance in restoring our home to its pre-loss condition, in the event it was damaged by flood, which is excluded under our homeowners policy.

Sept. 17, 2003 - My wife, youngest son and pets left our residence home for my parents house in Richmond, VA.

Sept. 18, 2003 – My two teenage sons and I left our home at 10:00 am, under a mandatory evacuation order, after having spent the night and early morning putting our personal property up on chairs beds table and counters for protection from the oncoming hurricane. By the time we left, we had to wade through water to get to our car a mile away where we had left it on higher ground.

Sept. 19, 2003 – My older sons and I returned to our area in the morning, and after cutting our way through trees to get to our home, reached home by mid afternoon. Although our home was still standing, the entire home was filled with seaweed, sewage, fuel oil, mud and debris. Water had entered and run through our home to a depth of about 2 feet.

That evening, my wife arrived with our youngest son, and broke down in tears at the sight of our home. “Don’t worry”, I said, “we have flood insurance and we’ll be fine.” I could not have known then how wrong I was.

My wife found a room at a hotel, and my entire family moved to the hotel. The rate calculated out to be about \$3,200.00 per month.

Sept. 20, 2003 - I called my agent, who advised that the flood policy had no provision for living accommodations, and who gave me an 800 number to call in our flood claim. We called in the claim, and were advised that someone would call us.

By the end of September, I was contacted by an adjuster who said he was lining up appointments on a need basis, and would call me back to let me know when he could visit my property. In the interim he advised me to cut open my interior walls four feet high, remove all carpeting, and remove all furniture that could not be restored, and store all the removed materials in my front yard, so that it would not be hauled away. I had already done so, having been advised by neighbors that they had been advised by their carriers to do so. He stated that unless he could take pictures of everything, it was not verifiable (which I took to mean would not be paid). He also stated that we would be compensated for the work done and out-of-pocket expense.

By the time my adjuster arrived in the first week of October to look at my home, I had enlisted a contractor (Exhibits B and C), along with friends and neighbors, to help remove walls, carpeting and debris, and try to clean up our home and personal property. In addition we had to reset our fuel oil tank which had knocked off its stand, spilling fuel into the home.

During this time our middle son had also been taken to the hospital to be treated for an allergic asthmatic reaction to the mold setting into our home (Exhibits D and E). We had been without power for about 12 days, and thereafter still couldn't run our air handling system which had been destroyed by the flooding.

As of the first week of October, our flood adjuster arrived to assess our damage. He stated that he was going to photograph and measure the house, list all the damage and would compensate us to return our home to its pre-flood condition. At the end of this visit he asked us to make a list of our personal items, and costs, and said we could now dispose of all of the debris which we had held for him to verify.

As of the first week of October my wife found a 3 bedroom furnished apartment for us to move into at \$2,800.00 per month. We had to rent a furnished apartment as our carrier had not paid us anything to allow us to replace our furniture. We stayed until finding a home to rent at \$1,400.00 per month, and had to move into that home with no furniture, having only mattresses purchased on a credit card for our living accommodations. Our tenants at 2 Ferguson had moved into a trailer, and I had agreed to cease charging them rent.

Throughout the rest of October I periodically called our adjuster, who continued to claim that we were at the "top of his list". Finally in November I had to plead with the adjuster to do something as I had expended over \$15,000.00, in addition to missing two

months' of work. He finally arranged to have \$17,500.00 sent to us, which allowed us to at least catch up on some bills, and get some furniture and clothing.

By the end of November I received claim summaries and additional claim documents for our main residence, and our rental house from the adjuster (Exhibit F).

Our tenants had begun to make repairs to 2 Ferguson in order to make it somewhat livable, in return for which I agreed to pay for materials, and forego additional rent.

With respect to the main residence I noted that he had failed to list damaged items, had listed cheaper materials than what we had, and had the dimensions of our rooms wrong. I called the adjuster who advised me to list for him all the discrepancies for him to review.

I wrote back to the adjuster, sending a full scaled drawing with measurements of the house, along with comments about items mis-identified and/or missing from his summaries.

On November 26 I applied to the City of Poquoson for a permit to make repairs to my properties.

On December 1, I received a letter from the city stating that my home required substantial repairs in excess of 50% of its replacement value, and as a result, I would have to elevate the entire structure.

On December 3, Allstate advised that all insurance proceeds for my coverage would be withheld due to the mis-rating of my policies, and that a premium adjustment would be made, and monies deducted from my claims proceeds.

On December 5 I received the balance of monies owed for our personal property (far less than what we lost as we were vastly under-insured).

On December 18, a contractor whom I had consulted about raising my house advised that the cost of raising the house might be less if we could use the existing foundation. However, the City would require certification by an approved architect or engineer.

I then hired Norman Davis, an approved local architect for the purpose of providing the certification. He advised he was four weeks behind schedule and would get to me as soon as possible.

On December 19, while setting up space heaters to keep water pipes from freezing, I noticed that black mold had begun to form on the interior side of my exterior walls. I called the adjuster who stated that they were not responsible and would not cover mold damage. When I asked if it mattered that the mold came as a result of the

flood, despite my doing everything I could to dry everything, he repeated that they still would not do anything about mold.

In mid-January, I was advised by Norman Davis that my foundation and structure had sustained flood damage, and could not be reused.

I called the adjuster to advise that inspection of the foundation had revealed damage to the structure and foundation, and the adjuster stated that any claim for structure damage had to be verified by a certified written report.

I called Norman Davis and asked for a written report to send to the adjuster.

On February 3, I received a supplemental claim summary from the adjuster (Exhibit H), which still did not accurately reflect the damage for which I believed I was owed. I called the adjuster who said I was right, that he didn't know what he was thinking, and asked that I be patient and he would send me another summary.

On February 16, I received written reports from Norman Davis and sent them to the adjuster (Exhibit I).

The adjuster called to tell me he had discussed my claim with his supervisor and that the foundation damage would not be a claim item, because the foundation replacement would be paid under ICC coverage extended for raising the house. He indicated that 2 Ferguson would be treated the same.

In late February, I attended a help session organized by the City of Poquoson, and spoke with a professional adjuster, Daniel Montgomery, who was there to answer questions. Mr. Montgomery, who was there as a free consultant to the City advised that in fact I was owed for my foundation damage under my policy, as the flood program had no right to compel me to make the choice of raising my home under the ICC coverage, and apportioning my foundation replacement to that coverage for me.

On February 29, I had received and returned by fax Proof of Loss forms for the finally amended claim summaries for damage agreed to thus far. In the fax I again asked the adjuster why my foundation would not be paid under the policy, and requested that his supervisor explain that in writing. (Exhibit J) I also went over the claim summaries (Exhibit K) with Mr. Montgomery, as I was concerned about whether signing the Proof of Loss forms would end my claim rights. He informed me that it would not.

The next day, on March 1, I received a call back from the adjuster. He stated that "we" were confused and that the insurance company had to send its own engineer to evaluate the flood damage to the residences.

On March 22, Rimkus Consulting Group, who had been retained by Allstate, inspected my properties.

By then my tenants at 2 Ferguson had made enough cosmetic repairs to move back in, and were again paying rent. However, no foundation or structural repairs had been made.

In May, having been worn out by the NFIP's chain of command, I hired my own insurance adjuster to continue with my representation (Exhibit M)

On June 10, I received a copies of a reports done by Rimkus Consulting on April 15 for the main residence (Sandy Point), and April 13 for the rental property (2 Ferguson). (Exhibit N)

Both reports indicated that my properties had been damaged by flood to a greater extent than had been calculated by the adjuster.

By then, I was heartened to learn of the establishment of the FEMA Isabel Review Task Force, put into place to review any claims of policyholders who felt they had not been fairly treated. Little did I know, nor could I have expected at the time, that the "Task Force" would be comprised of the very same independent adjusting companies and adjusters who had wrongfully denied and underpaid the Isabel flood claims from the outset.

My adjuster (Montgomery) commenced discussions with the Task Force, to whom he had submitted twenty-four claims for review.

As of August 13th, Montgomery had negotiated the settlement of 10 of his 24 claims with the Task Force, not without many difficulties and underhanded tactics being utilized by the NFIP and the Task Force. The average settlement of the claims was about 259% of the original claim settlements effected through the original claims settlement chain of conspirators, or 159% more than what was originally declared by them to have been all that was owed under the policies. (Exhibit O)

It was almost my turn to have my claim resolved, my houses having been looked at, but due to scheduling problems with an NFIP "General Adjuster" (actually an employee of Computer Sciences Corporation) my paperwork had not been completed.

On August 12th, the Task Force sent one of its "File Managers" in lieu of a General Adjuster to review the damage estimates prepared by Montgomery at my main residence. Unfortunately, my rental property could not be seen that day due to the absence of my tenants (who had previously been available during three broken appointments with the General Adjuster scheduling problems). The File Manager, Don Kerber, agreed with Montgomery that the damage to my home as a direct result of flood, with or without the repairs to my foundation were in excess of my policy limits of \$158,400.00, and advised Montgomery he would recommend payment of the claim summary.

As fate would have it, August 13th brought Hurricane Charley, the first of four, to Florida. By August 15th, virtually the entire "Task Force" (keep in mind they were nothing more than the same flood adjusters who have traveled the country for years plying their craft) bolted the Task Force offices and headed south to seek to add to their fortunes. Needless to say, Mr. Montgomery did not bolt south, even though Florida is his home. He stayed to continue his efforts on behalf of myself and the remaining victims.

On August 15th, Montgomery sent Kerber a revised estimate of damages (Exhibit S), as he had done in each of the claims he had settled prior to mine, correcting details he and Kerber had discussed. Unfortunately, when Montgomery tried to follow-up by telephone on Monday the 16th, he learned that Kerber too had left for Florida.

After another month of waiting for the Task Force (now apparently just a hand full of people, headed by Ramsey Gray, the former business partner of the CSC Claims Manager, Joseph Buzzelli, who had earlier been removed from the Task Force for inappropriate behavior) Mr. Montgomery was invited to the NFIP Task Force offices to "discuss claims settlements". Much to his dismay, but not to his surprise, he was confronted by a messenger, who had meticulously combed the remaining claims files to find virtually any excuse to deny the payment of the claims.

The messenger, Joseph Masselli, who claimed he was merely delivering the decisions of Ramsey Gray, said that my claim would not be paid due to some apparent duplication of claim items. Montgomery reviewed the items, and told Masselli that they were obvious minor oversights, and he would correct them and send a revised summary back. Montgomery sent the revised summary (Exhibit T) (still well over my policy limits), along with a Statement in Proof of Loss, (Exhibit U).

Interestingly enough, several of the files had already been negotiated with settlement amounts having been faxed to Montgomery. The boilerplate letters that FEMA was sending out when additional money was to be paid had also been sent to the policyholders. Immediately after the "Claims settlement" meeting, the policyholders received letters denying them any further consideration. Two of the claims were for houses in my own neighborhood, constructed exactly like mine, with exactly the same damage (to a lesser degree) as I had in my primary residence. (Exhibit P).

Subsequently, the Task Force assigned Joseph Buzzelli, the very same CSC Claims Manager who had been dismissed from the Task Force to travel to Virginia to resolve the outstanding claims. He met with Montgomery and Steve Kanstoroom, a victim from Maryland who had suffered through prior experience with him, at Congresswoman Jo Ann Davis' Yorktown offices, where he proceeded to agree to pay the claims of the homes identical to mine, *which had been approved by the original File Manager, then denied by Gray through Masselli, and now were being approved again.* He had not however been instructed to bring the claim file for my main residence, along with five others, with him. *When Montgomery showed him the communication with*

Kerber, and the signed Proof of Loss, Buzzelli called Wilma Brown (who incidentally had originally trained Montgomery in Flood Claim adjusting years before) and told her she needed to reject the proof of loss immediately (Exhibit V).

He did however have my rental house file, and went to inspect the house with Montgomery and Kanstoroom. He agreed with Montgomery to pay the claim, except for some vinyl tile which had been left as a moisture barrier under the carpeting. Montgomery sent him the agreed revised estimate the next day, and he then proceeded to deny the entire claim again. (Exhibit Q)

Since then, Montgomery has enlisted the support of Congresswoman Jo Ann Davis and Senator George Allen, both of whom wrote letters on my behalf to the parties involved, and to my absolute amazement, both of whom have been treated with the same contempt that I have. (Exhibit R). *Note in the letter sent back by David Maurstad, that he attributes to my engineer (whose report I was told was unacceptable, resulting in the hiring of Allstate's chosen engineer) that my foundation did not meet the building code. This implies that the failure of my foundation was therefore due to it being a construction defect, when the truth is, it was built to code originally, but doesn't meet the current code. That is quite commonplace. The fact does remain however, as stated by my engineer, that the flood did the damage to my foundation, which was the foundation insured under the policy.*

Without attempting to describe the details of the egregious misrepresentation of my claims, that would be better explained by Mr. Montgomery, suffice it to say that someone fed a distorted and very narrow summary of a part of my claim to the FEMA appointee signing the letters, who himself could have absolutely no knowledge whatsoever as to the veracity of what he was putting out over his own signature. In the private sector, that alone would be cause for removal of a supervisor for at least gross incompetence. I still cannot repair my home, now overgrown with mold and nearly beyond salvage.

There really isn't much more to say, other than that I and the thousands of victims like me, implore, beg and plead that you will not let all of these wrongs go unpunished, and that you not let this deformed agency continue to destroy families, livelihoods, and in some cases lives.

Thank you for your kind attention
Larry Bearekman

Exhibit 5

Daniel Montgomery
7221 Doe Drive
Gloucester, VA 23061
(804) 695-7598 - Telephone
(804) 695-0718 - Facsimile

facsimile transmittal

To: Don Kerber Fax: 1-301-352-1040 ext 7118
From: Dan Montgomery Date: 8/15/04
Re: Reviewed Claims Pages: 23
CC:

☐ Urgent

☒ For Review

☐ Please Comment

☐ Please Reply

☐ Please Recycle

Notes: Don- Here are the revised copies of the Bearekman and Thomas claims per our review. I was contacted by John Garner of G and A, who advises he has been assigned the Thermal engineering task, and I am waiting for the electrical estimate for the Ross claim.

Exhibit 5

Daniel Montgomery
7221 Doe Drive
Gloucester, VA. 23061
(804) 695-2598 - Telephone
(804) 695-0718 - Facsimile

facsimile transmittal

To: Don Kerber Fax: 1-301-352-1040 ext 7118
From: Dan Montgomery Date: 8/15/04
Re: Reviewed Claims Pages: 23
CC:
☐ Urgent ☒ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

Notes: Don- Here are the revised copies of the Bearekman and Thomas claims per our review. I was contacted by John Gurner of G and A, who advises he has been assigned the Lennard engineering task, and I am waiting for the electrical estimate for the Ross claim.

Adjuster Summary

Claim #

641-242452-2

Consultant

Daniel Montgomery
Phone (804) 695-2598
Fax (804) 695-0718

Montgomery Associates, Inc.

1235 Jungle Avenue North
St. Petersburg, FL 33710
(727) 463 6633

August 11, 2004

Insured Name Bearekman, Larry & Marcia

Loss Address 14 W Sandy Point, Popponson, VA 23662

Phone Number

Policy # 0804464550

Catastrophe # 39

Other Phone

Ins Claim # 641-242452-2

Date of Loss 9/18/03

Ins Company Allstate Flood Insurance Program

Coverage - Flood, Building

Exterior (80' 6" x 21' 4" x 8')

2,308 sf Floor 2,019 sf Wall 2,308 sf Ceiling 252 lf Floor 252 lf Ceiling 18,463 cf Volume

Offset(s) 62' 6" x 3' 6"

15' x 6'

19' x 14' 10"

Repl. Cost

Depr.

ACV

OP RD

Clean Muckout Water w/heavy mud, limited access crawlspace

2308 SF @ \$0.76 ^a

\$1,754.08

\$0.00

\$1,754.08

Clean Disinfect/Deodorize, per SF Crawlspace

2308 SF @ \$0.35 ^a

\$807.80

\$0.00

\$807.80

Clean Mildcide Treat and Seal Joist System

2308 SF @ \$0.83 ^a

\$1,915.64

\$0.00

\$1,915.64

Clean Remediate, treat and seal contaminated wall framing

1211.4 SF @ \$1.23 ^a

\$1,490.02

\$0.00

\$1,490.02

Tear Out Ductwork per SF Crawlspace

2308 SF @ \$0.50 ^a

\$1,154.00

\$0.00

\$1,154.00

Tear Out Floor Insulation Wet Removal & Bagging

2308 SF @ \$0.75 ^a

\$1,731.00

\$0.00

\$1,731.00

Replace Floor Insulation

2308 SF @ \$0.74 ^a

\$1,707.92

\$0.00

\$1,707.92

Replace Floor Insulation Wire Suspension Ties

2308 SF @ \$0.25 ^a

\$577.00

\$0.00

\$577.00

Replace Floor Insulation Poly Vapor Barrier

2308 SF @ \$0.40 ^a

\$923.20

\$0.00

\$923.20

Replace Pipe Insulation Foam Wrapped, crawlspace area

252 LF @ \$1.23 ^a

\$309.96

\$0.00

\$309.96

Tear Out Wall Insulation

1009.5 SF @ \$0.11 ^a

\$111.05

\$0.00

\$111.05

Replace Wall Insulation

1009.5 SF @ \$0.35 ^a

\$353.33

\$0.00

\$353.33

Remove Debris 40 Yd. Load

1 LD @ \$717.77 ^a

\$717.77

\$0.00

\$717.77

Special Jobsite clean-up Interim and final, 1 hr /100 sf area

2308 EA @ \$0.22 ^a

\$507.76

\$0.00

\$507.76

Replace Electrical Work Sub-floor junction boxes, connections, wiring

1 LS @ \$12,800.00 ^{a*}

\$12,800.00

\$0.00

\$12,800.00

Per A to Z Home Repair & Remodeling

Replace HVAC, per LS

1 LS @ \$12,800.00 ^{a*}

\$12,800.00

\$0.00

\$12,800.00

Per Buks Heating and Air Conditioning

Rem & Replace Brick Veneer

726.84 EA @ \$15.27 ^a

\$11,098.85

\$0.00

\$11,098.85

Replace Tuck Pointing

242.28 EA @ \$5.58 ^a

\$1,351.92

\$0.00

\$1,351.92

Rem & Replace Insulation, Fiberboard

726.84 SF @ \$1.17 ^a

\$850.40

\$0.00

\$850.40

Rem & Replace Siding, Aluminum

355.35 SF @ \$1.37 ^a

\$486.83

Material

		Repl. Cost	Depr.	ACV	OP	RD
	323.04 SF @ \$1.59	\$513.63	Labor			
		\$1,000.46	\$0.00	\$1,000.46		
Rem & Replace Insulation, Polyisocyanurate	323.04 SF @ \$1.12 ^a	\$361.80	\$0.00	\$361.80		
Rem & Replace Wall Sheathing Plywood 1/2"	224 SF @ \$1.25 ^a	\$280.00	\$0.00	\$280.00		
Exterior Total		\$54,603.96	\$0.00	\$54,603.96		

Crawlspace (80' 6" x 21' 4" x 2')

2,308 sf Floor 505 sf Wall 2,308 sf Ceiling 252 lf Floor 252 lf Ceiling 4,616 cf Volume

Offset(s) 62' 6" x 3' 6" 15' x 6' 19' x 14' 10"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout Water w/heavy mud, limited access crawlspace	2308 SF @ \$0.76 ^a	\$1,754.08	\$0.00	\$1,754.08		
Clean Disinfect/Deodorize, per SF Crawlspace	2308 SF @ \$0.35 ^a	\$807.80	\$0.00	\$807.80		
Clean Mildicide Treat and Seal Joist System	2308 SF @ \$0.83 ^a	\$1,915.64	\$0.00	\$1,915.64		
Tear Out Ductwork per SF Crawlspace	2308 SF @ \$0.50 ^a	\$1,154.00	\$0.00	\$1,154.00		
Tear Out Floor Insulation Wet Removal & Bagging	2308 SF @ \$0.75 ^a	\$1,731.00	\$0.00	\$1,731.00		
Replace Floor Insulation	2308 SF @ \$0.74 ^a	\$1,707.92	\$0.00	\$1,707.92		
Replace Floor Insulation Wire Suspension Ties	2308 SF @ \$0.25 ^a	\$577.00	\$0.00	\$577.00		
Replace Floor Insulation Poly Vapor Barrier	1200 SF @ \$0.40 ^a	\$480.00	\$0.00	\$480.00		
Replace Pipe insulation Foam Wrapped, crawlspace area	252 LF @ \$1.23 ^a	\$309.96	\$0.00	\$309.96		
Rem & Replace Foundation Vents	6 EA @ \$53.46 ^a	\$320.76	\$0.00	\$320.76		
Rem & Replace Access Door	1 EA @ \$82.28 ^a	\$82.28	\$0.00	\$82.28		
Rem & Replace Concrete Block Foundation Pier, 2'x2'x3' per pier	6 EA @ \$216.24 ^a	\$1,297.44	\$0.00	\$1,297.44		
Repair Jack, brace and re-level joist system	2308 SF @ \$3.00 ^a	\$6,924.00	\$0.00	\$6,924.00		
Rem & Replace Stud Wall 2"x4" 16" OC	28 SF @ \$1.20 ^a	\$33.60	\$0.00	\$33.60		

Foundation cripple wall under office area.

Crawlspace Total \$19,095.48 \$0.00 \$19,095.48

Front Elevation

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Storm Window, Aluminum	3 EA @ \$150.54 ^a	\$451.62	\$0.00	\$451.62		
Rem & Replace Window, Double Hang, Wood	9 EA @ \$341.13 ^a	\$3,070.17	\$0.00	\$3,070.17		
Rem & Reinstall Shutters, Plastic	2 PR @ \$16.21 ^a	\$32.42	\$0.00	\$32.42		
Rem & Reinstall Downspout	30 LF @ \$1.85 ^a	\$55.50	\$0.00	\$55.50		
Remove Patio Posts, Iron, Scrolled	4 EA @ \$6.66 ^b	\$26.64	\$0.00	\$26.64		
Replace Patio Posts, Iron, Scrolled	4 EA @ \$53.29 ^b	\$213.16	\$0.00	\$213.16		
Paint Patio Posts, Iron, Scrolled	4 EA @ \$9.03 ^b	\$36.12	\$0.00	\$36.12		
Rem & Replace Railing, Wrought Iron	5 LF @ \$12.44 ^a	\$62.20	\$0.00	\$62.20		
Paint Railing, Wrought Iron	5 LF @ \$1.58 ^a	\$7.90	\$0.00	\$7.90		
Front Elevation Total		\$3,955.73	\$0.00	\$3,955.73		

Right Elevation

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Window, Casement, Vinyl, 7 - 10 SF, Deluxe	2 EA @ \$403.67 ^a	\$807.34	\$0.00	\$807.34	
Rem & Replace Window, Fixed, Vinyl, 15 - 20 SF, Deluxe	1 EA @ \$382.72 ^a	\$382.72	\$0.00	\$382.72	
Rem & Reinstall Downspout	10 LF @ \$1.85 ^a	\$18.50	\$0.00	\$18.50	
Right Elevation Total		\$1,208.56	\$0.00	\$1,208.56	

Rear Elevation

		Repl. Cost	Depr.	ACV	OP RD
Rem & Reinstall Deck Railing	50 LF @ \$2.39 ^a	\$119.50	\$0.00	\$119.50	
Rem & Reinstall Deck Steps	6 TR @ \$6.61 ^a	\$39.66	\$0.00	\$39.66	
Rem & Replace Deck Flooring, Treated Pine	225 SF @ \$2.33 ^a	\$524.25	\$0.00	\$524.25	
Rem & Replace Deck Joists, Treated Pine	162 LF @ \$2.40 ^a	\$388.80	\$0.00	\$388.80	
Rem & Replace Sliding Glass Door, Wood 6' Deluxe	4 EA @ \$1,278.66 ^a	\$5,114.64	\$0.00	\$5,114.64	
Rem & Replace Casing Exterior	80 LF @ \$2.73 ^a	\$218.40	\$0.00	\$218.40	
Paint Casing Exterior	80 LF @ \$0.32 ^a	\$25.60	\$0.00	\$25.60	
Rem & Replace Full Screen, Aluminum, Large	3 EA @ \$49.51 ^a	\$148.53	\$0.00	\$148.53	
Rem & Reinstall Downspout	40 LF @ \$1.85 ^a	\$74.00	\$0.00	\$74.00	
Rem & Reinstall Soffit Vinyl	28 SF @ \$1.26 ^a	\$35.28	\$0.00	\$35.28	
Replace Jack/Shore & Brace	8 HR @ \$30.88 ^a	\$247.04	\$0.00	\$247.04	
Jack, shore and brace porch roof for removal of post supports.					
Rem & Replace Posts, Treated Pine 4"x4"	32 LF @ \$2.35 ^a	\$75.20	\$0.00	\$75.20	
Replace Battens, Vertical, 24" O.C., 1"x2"	224 SF @ \$0.23 ^b	\$51.52	\$0.00	\$51.52	
Rescreen Frame Fiberglass	224 SF @ \$2.03 ^a	\$454.72	\$0.00	\$454.72	
Replace Door, Storm/Screen, Wood	1 EA @ \$216.10 ^b	\$216.10	\$0.00	\$216.10	
Rem & Replace Deck Flooring, Treated Pine	252 SF @ \$2.33 ^a	\$587.16	\$0.00	\$587.16	
Rem & Replace Joists, Treated Pine	144 LF @ \$2.96 ^a	\$426.24	\$0.00	\$426.24	
Rem & Replace Panel Door, Steel	1 EA @ \$337.82 ^a	\$337.82	\$0.00	\$337.82	
Rear Elevation Total		\$9,084.46	\$0.00	\$9,084.46	

Left Elevation

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Windowsill, Masonry Brick	8 LF @ \$11.39 ^a	\$91.12	\$0.00	\$91.12	
Left Elevation Total		\$91.12	\$0.00	\$91.12	

Entry (11' x 4' 8" x 8')

59 sf Floor 216 sf Wall 59 sf Ceiling 27 lf Floor 27 lf Ceiling 471 cf Volume

Closet(s) 3' 6" x 2' 2"
Missing Wall(s) 11' x 8'

4' 8" x 8'

		Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	59 SF @ \$1.00 ^a	\$59.00	\$0.00	\$59.00	
Rem & Replace Plaster & Lath Walls	12 SY @ \$52.00 ^a	\$624.00	\$0.00	\$624.00	
Clean Remediate, treat and seal contaminated wall framing	108 SF @ \$1.23 ^a	\$132.84	\$0.00	\$132.84	
Replace Texture Walls	216 SF @ \$0.54 ^a	\$116.64	\$0.00	\$116.64	
Paint Plaster & Lath Walls	24 SY @ \$3.70 ^a	\$88.80	\$0.00	\$88.80	
Rem & Replace Panel Door w/Glass, Steel	1 EA @ \$325.44 ^a	\$325.44	\$0.00	\$325.44	
Paint Panel Door w/Glass, Steel	1 EA @ \$40.90 ^a	\$40.90	\$0.00	\$40.90	
Rem & Replace Threshold, Aluminum	1 EA @ \$30.17 ^a	\$30.17	\$0.00	\$30.17	
Rem & Reinstall Lockset Exterior, Entry	1 EA @ \$14.94 ^a	\$14.94	\$0.00	\$14.94	
Rem & Replace Casing Exterior	17 LF @ \$2.73 ^a	\$46.41	\$0.00	\$46.41	
Paint Casing Exterior	17 LF @ \$0.32 ^a	\$5.44	\$0.00	\$5.44	
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98	
Paint Cased Opening	3 EA @ \$28.73 ^a	\$86.19	\$0.00	\$86.19	
Rem & Replace Base Molding, Wood 4"	27 LF @ \$2.97 ^a	\$80.19	\$0.00	\$80.19	
Paint Base Molding, Wood 4"	27 LF @ \$0.57 ^a	\$15.39	\$0.00	\$15.39	
Rem & Replace Molding 1"	27 LF @ \$1.33 ^a	\$35.91	\$0.00	\$35.91	
Rem & Replace T&G Hardwood Floor	61.95 SF @ \$4.36 ^a	\$270.10	Material		
	59 SF @ \$2.26	\$133.34	Labor		
		\$403.44	\$0.00	\$403.44	
Special Sand, Stain & Finish Wood Floor	59 SF @ \$2.62 ^b	\$154.58	\$0.00	\$154.58	
Rem & Replace Subfloor - Wood 1"	59 SF @ \$2.01 ^a	\$118.59	\$0.00	\$118.59	
Rem/Reset Blinds (EA)	1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87	
Entry Total		\$2,541.72	\$0.00	\$2,541.72	

Den (16' 4" x 13' 5" x 8' 8")

219 sf Floor 412 sf Wall 219 sf Ceiling 46 lf Floor 60 lf Ceiling 1,899 cf Volume

Missing Wall(s) 13' x 8'

		Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	219 SF @ \$1.00 ^a	\$219.00	\$0.00	\$219.00	
Rem & Replace Plaster & Lath Walls	22.89 SY @ \$52.00 ^a	\$1,190.28	\$0.00	\$1,190.28	
Clean Remediate, treat and seal contaminated wall framing	206 SF @ \$1.23 ^a	\$253.38	\$0.00	\$253.38	
Replace Texture Walls	412 SF @ \$0.54 ^a	\$222.48	\$0.00	\$222.48	
Paint Plaster & Lath Walls	45.78 SY @ \$3.70 ^a	\$169.39	\$0.00	\$169.39	
Rem & Replace Base Molding, Wood 4"	46 LF @ \$2.97 ^a	\$136.62	\$0.00	\$136.62	
Paint Base Molding, Wood 4"	46 LF @ \$0.57 ^a	\$26.22	\$0.00	\$26.22	
Rem & Replace Molding 1"	46 LF @ \$1.33 ^a	\$61.18	\$0.00	\$61.18	
Rem & Replace T&G Hardwood Floor	229.95 SF @ \$4.36 ^a	\$1,002.58	Material		
	219 SF @ \$2.26	\$494.94	Labor		
		\$1,497.52	\$0.00	\$1,497.52	
Special Sand, Stain & Finish Wood Floor	219 SF @ \$2.62 ^b	\$573.78	\$0.00	\$573.78	
Rem & Replace Subfloor - Wood 1"	219 SF @ \$2.01 ^a	\$440.19	\$0.00	\$440.19	
Rem & Replace Tile Floor, Clay	10 SF @ \$9.76 ^a	\$97.60	\$0.00	\$97.60	
Rem & Replace Insulation, Fiberglass	64 SF @ \$1.46 ^a	\$93.44	\$0.00	\$93.44	
Replace Insulation, Fiberboard	64 SF @ \$0.83 ^a	\$53.12	\$0.00	\$53.12	
Rem/Reset Blinds (EA)	3 EA @ \$13.87 ^b	\$41.61	\$0.00	\$41.61	

		Repl. Cost	Depr.	ACV	OP RD
Rem & Reinstall Wood Casing Window Trim Set	3 EA @ \$52.93 ^a	\$158.79	\$0.00	\$158.79	
Paint Cased Opening	3 EA @ \$28.73 ^a	\$86.19	\$0.00	\$86.19	
Remove Fireplace, Gas	1 EA @ \$23.61 ^b	\$23.61	\$0.00	\$23.61	
Replace Fireplace, Gas	1 EA @ \$1,755.19 ^b	\$1,755.19	\$0.00	\$1,755.19	
Replace Fireplace Screen	1 EA @ \$78.27 ^b	\$78.27	\$0.00	\$78.27	
Rem & Replace Register	2 EA @ \$21.36 ^a	\$42.72	\$0.00	\$42.72	
Dining Room Total		\$7,220.58	\$0.00	\$7,220.58	

Dining Room (12' 3" x 10' 6" x 8')

129 sf Floor 312 sf Wall 129 sf Ceiling 39 lf Floor 39 lf Ceiling 1,029 cf Volume

Missing Wall(s) 6' 6" x 8'

		Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildewcide per SF floor area	129 SF @ \$1.00 ^a	\$129.00	\$0.00	\$129.00	
Rem & Replace Plaster & Lath Walls	17.34 SY @ \$52.00 ^a	\$901.68	\$0.00	\$901.68	
Clean Remediate, treat and seal contaminated wall framing	156 SF @ \$1.23 ^a	\$191.88	\$0.00	\$191.88	
Replace Texture Walls	312 SF @ \$0.54 ^a	\$168.48	\$0.00	\$168.48	
Paint Plaster & Lath Walls	34.67 SY @ \$3.70 ^a	\$128.28	\$0.00	\$128.28	
Rem & Replace Base Molding, Wood 4"	39 LF @ \$2.97 ^a	\$115.83	\$0.00	\$115.83	
Paint Base Molding, Wood 4"	39 LF @ \$0.57 ^a	\$22.23	\$0.00	\$22.23	
Rem & Replace Molding 1"	39 LF @ \$1.23 ^a	\$51.07	\$0.00	\$51.07	
Rem & Replace T&G Hardwood Floor	135.45 SF @ \$4.36 ^a	\$590.56	Material		
	129 SF @ \$2.26	\$291.54	Labor		
		\$882.10	\$0.00	\$882.10	
Special Sand, Stain & Finish Wood Floor	129 SF @ \$2.62 ^b	\$337.98	\$0.00	\$337.98	
Rem & Replace Subfloor - Wood 1"	129 SF @ \$2.01 ^a	\$259.29	\$0.00	\$259.29	
Rem/Reset Blinds (EA)	2 EA @ \$13.87 ^a	\$27.74	\$0.00	\$27.74	
Remove Door, Patio, Swing, Wood, 6'	1 EA @ \$22.04 ^b	\$22.04	\$0.00	\$22.04	
Replace Door, Patio, Swing, Wood, 6'	1 EA @ \$968.80 ^b	\$968.80	\$0.00	\$968.80	
Rem & Reinstall Lockset Exterior, Entry	2 EA @ \$14.94 ^a	\$29.88	\$0.00	\$29.88	
Paint Door, Patio, Swing	2 EA @ \$45.04 ^b	\$90.08	\$0.00	\$90.08	
Rem & Replace Pocket Door	1 EA @ \$177.59 ^a	\$177.59	\$0.00	\$177.59	
Paint Pocket Door	1 EA @ \$30.44 ^a	\$30.44	\$0.00	\$30.44	
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98	
Paint Cased Opening	3 EA @ \$28.73 ^a	\$86.19	\$0.00	\$86.19	
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36	
Dining Room Total		\$4,791.72	\$0.00	\$4,791.72	

Bedroom Hallway (11' 9" x 3' 2" x 8')

47 sf Floor 296 sf Wall 47 sf Ceiling 37 lf Floor 37 lf Ceiling 379 cf Volume

Offset(s) 2' 10" x 3' 7"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildcide per SF floor area	47 SF @ \$1.00 ^a	\$47.00	\$0.00	\$47.00		
Rem & Replace Plaster & Lath Walls	16.45 SY @ \$52.00 ^a	\$855.40	\$0.00	\$855.40		
Clean Remediate, treat and seal contaminated wall framing	148 SF @ \$1.23 ^a	\$182.04	\$0.00	\$182.04		
Replace Texture Walls	296 SF @ \$0.54 ^a	\$159.84	\$0.00	\$159.84		
Paint Plaster & Lath Walls	32.89 SY @ \$3.70 ^a	\$121.69	\$0.00	\$121.69		
Rem & Replace Base Molding, Wood 4"	37 LF @ \$2.97 ^a	\$109.89	\$0.00	\$109.89		
Paint Base Molding, Wood 4"	37 LF @ \$0.57 ^a	\$21.09	\$0.00	\$21.09		
Rem & Replace Molding 1"	37 LF @ \$1.33 ^a	\$49.21	\$0.00	\$49.21		
Rem & Replace T&G Hardwood Floor	49.35 SF @ \$4.36 ^a	\$215.17	Material			
	47 SF @ \$2.26	\$106.22	Labor			
		\$321.39	\$0.00	\$321.39		
Special Sand, Stain & Finish Wood Floor	47 SF @ \$2.62 ^b	\$123.14	\$0.00	\$123.14		
Rem & Replace Subfloor - Wood 1"	47 SF @ \$2.01 ^a	\$94.47	\$0.00	\$94.47		
Rem & Replace Panel Door, Pre-Hung	1 EA @ \$277.48 ^a	\$277.48	\$0.00	\$277.48		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Paint Panel Door, Pre-Hung	1 EA @ \$40.59 ^a	\$40.59	\$0.00	\$40.59		
Rem & Replace Cased Opening, Door	5 EA @ \$49.66 ^a	\$248.30	\$0.00	\$248.30		
Paint Cased Opening	5 EA @ \$28.73 ^a	\$143.65	\$0.00	\$143.65		
Bedroom Hallway Total		\$2,804.68	\$0.00	\$2,804.68		

Front Bedroom (10' 7" x 10' 9" x 8')

128 sf Floor 484 sf Wall 128 sf Ceiling 60 lf Floor 60 lf Ceiling 1,027 cf Volume

Closet(s) 6' 9" x 2' 2"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildcide per SF floor area	128 SF @ \$1.00 ^a	\$128.00	\$0.00	\$128.00		
Rem & Replace Plaster & Lath Walls	26.89 SY @ \$52.00 ^a	\$1,398.28	\$0.00	\$1,398.28		
Clean Remediate, treat and seal contaminated wall framing	242 SF @ \$1.23 ^a	\$297.66	\$0.00	\$297.66		
Replace Texture Walls	484 SF @ \$0.54 ^a	\$261.36	\$0.00	\$261.36		
Paint Plaster & Lath Walls	53.78 SY @ \$3.70 ^a	\$198.99	\$0.00	\$198.99		
Rem & Replace Base Molding, Wood 4"	60 LF @ \$2.97 ^a	\$178.20	\$0.00	\$178.20		
Paint Base Molding, Wood 4"	60 LF @ \$0.57 ^a	\$34.20	\$0.00	\$34.20		
Rem & Replace Molding 1"	60 LF @ \$1.33 ^a	\$79.80	\$0.00	\$79.80		
Rem & Replace T&G Hardwood Floor	134.4 SF @ \$4.36 ^a	\$585.98	Material			
	128 SF @ \$2.26	\$289.28	Labor			
		\$875.26	\$0.00	\$875.26		
Special Sand, Stain & Finish Wood Floor	128 SF @ \$2.62 ^b	\$335.36	\$0.00	\$335.36		
Rem & Replace Subfloor - Wood 1"	128 SF @ \$2.01 ^a	\$257.28	\$0.00	\$257.28		
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36		
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15		
Rem & Replace Door Jamb, Interior - expanded jamb	1 EA @ \$78.68 ^a	\$78.68	\$0.00	\$78.68		
Rem & Replace Bi-Pass Int. Doors, Flush	1 ST @ \$203.11 ^a	\$203.11	\$0.00	\$203.11		
Paint Bi-Pass Int. Doors, Flush	1 ST @ \$30.44 ^a	\$30.44	\$0.00	\$30.44		
Rem & Replace Wood Casing Window Trim	2 EA @ \$52.93 ^a	\$105.86	\$0.00	\$105.86		

		Repl. Cost	Depr.	ACV	OP	RD
Set						
Rem/Reset Blinds (EA)	2 EA @ \$13.87 ^a	\$27.74	\$0.00	\$27.74		
Rem & Replace Cased Opening, Door	2 EA @ \$49.66 ^a	\$99.32	\$0.00	\$99.32		
Paint Cased Opening	4 EA @ \$28.73 ^a	\$114.92	\$0.00	\$114.92		
Rem & Replace Shelving	8 LF @ \$6.34 ^a	\$50.72	\$0.00	\$50.72		
Paint Shelving	8 LF @ \$0.42 ^a	\$3.36	\$0.00	\$3.36		
Front Bedroom Total		\$4,983.08	\$0.00	\$4,983.08		

Front Corner Bedroom (12' x 10' 7" x 8')

142 sf Floor 468 sf Wall 142 sf Ceiling 58 lf Floor 64 lf Ceiling 1,137 cf Volume

Closet(s) 7' x 2' 2"

Missing Wall(s) 6' x 6' 8"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	142 SF @ \$1.00 ^a	\$142.00	\$0.00	\$142.00		
Rem & Replace Plaster & Lath Walls	26 SY @ \$52.00 ^a	\$1,352.00	\$0.00	\$1,352.00		
Clean Remediate, treat and seal contaminated wall framing	234 SF @ \$1.23 ^a	\$287.82	\$0.00	\$287.82		
Replace Texture Walls	468 SF @ \$0.54 ^a	\$252.72	\$0.00	\$252.72		
Paint Plaster & Lath Walls	52 SY @ \$3.70 ^a	\$192.40	\$0.00	\$192.40		
Rem & Replace Base Molding, Wood 4"	58 LF @ \$2.97 ^a	\$172.26	\$0.00	\$172.26		
Paint Base Molding, Wood 4"	58 LF @ \$0.57 ^a	\$33.06	\$0.00	\$33.06		
Rem & Replace Molding 1"	58 LF @ \$1.33 ^a	\$77.14	\$0.00	\$77.14		
Rem & Replace T&G Hardwood Floor	149.1 SF @ \$4.36 ^a	\$650.08	Material			
	142 SF @ \$2.26	\$320.92	Labor			
		\$971.00	\$0.00	\$971.00		
Special Sand, Stain & Finish Wood Floor	142 SF @ \$2.62 ^b	\$372.04	\$0.00	\$372.04		
Rem & Replace Subfloor - Wood 1"	142 SF @ \$2.01 ^a	\$285.42	\$0.00	\$285.42		
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36		
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15		
Rem & Replace Folding Accordion Door, 6'	1 EA @ \$156.58 ^a	\$156.58	\$0.00	\$156.58		
Rem & Replace Door Jamb, Interior - expanded jamb	2 EA @ \$78.68 ^a	\$157.36	\$0.00	\$157.36		
Rem & Replace Bi-Fold Int. Doors, Louver 6' Average Grade	1 ST @ \$261.10 ^a	\$261.10	\$0.00	\$261.10		
Paint Bi-Fold Int. Doors, Louver 6' Average Grade	1 ST @ \$32.47 ^a	\$32.47	\$0.00	\$32.47		
Rem & Replace Wood Casing Window Trim Set	3 EA @ \$52.93 ^a	\$158.79	\$0.00	\$158.79		
Rem/Reset Blinds (EA)	3 EA @ \$13.87 ^a	\$41.61	\$0.00	\$41.61		
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98		
Paint Cased Opening	6 EA @ \$28.73 ^a	\$172.38	\$0.00	\$172.38		
Rem & Replace Shelving	8 LF @ \$6.34 ^a	\$50.72	\$0.00	\$50.72		
Paint Shelving	8 LF @ \$0.42 ^a	\$3.36	\$0.00	\$3.36		
Front Corner Bedroom Total		\$5,545.75	\$0.00	\$5,545.75		

Rear Corner Bedroom (12' 3" x 12' x 8')

147 sf Floor 388 sf Wall 147 sf Ceiling 48 lf Floor 48 lf Ceiling 1,176 cf Volume

		Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	147 SF @ \$1.00 ^a	\$147.00	\$0.00	\$147.00	
Rem & Replace Plaster & Lath Walls	21.56 SY @ \$52.00 ^a	\$1,121.12	\$0.00	\$1,121.12	
Clean Remediate, treat and seal contaminated wall framing	194 SF @ \$1.23 ^a	\$238.62	\$0.00	\$238.62	
Replace Texture Walls	388 SF @ \$0.54 ^a	\$209.52	\$0.00	\$209.52	
Paint Plaster & Lath Walls	43.12 SY @ \$3.70 ^a	\$159.54	\$0.00	\$159.54	
Rem & Replace Base Molding, Wood 4"	48 LF @ \$2.97 ^a	\$142.56	\$0.00	\$142.56	
Paint Base Molding, Wood 4"	48 LF @ \$0.57 ^a	\$27.36	\$0.00	\$27.36	
Rem & Replace Molding 1"	48 LF @ \$1.33 ^a	\$63.84	\$0.00	\$63.84	
Rem & Replace T&G Hardwood Floor	154.35 SF @ \$4.36 ^a	\$672.97	Material		
	147 SF @ \$2.26	\$332.22	Labor		
		\$1,005.19	\$0.00	\$1,005.19	
Special Sand, Stain & Finish Wood Floor	147 SF @ \$2.62 ^b	\$385.14	\$0.00	\$385.14	
Rem & Replace Subfloor - Wood 1"	147 SF @ \$2.01 ^a	\$295.47	\$0.00	\$295.47	
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36	
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53	
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50	
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15	
Rem & Replace Wood Casing Window Trim Set	2 EA @ \$52.93 ^a	\$105.86	\$0.00	\$105.86	
Rem/Reset Blinds (EA)	2 EA @ \$13.87 ^b	\$27.74	\$0.00	\$27.74	
Rem & Replace Cased Opening, Door	2 EA @ \$49.66 ^a	\$99.32	\$0.00	\$99.32	
Paint Cased Opening	4 EA @ \$28.73 ^a	\$114.92	\$0.00	\$114.92	
Rear Corner Bedroom Total		\$4,367.74	\$0.00	\$4,367.74	

Bedroom Bath (8' 8" x 4' 8" x 8')

40 sf Floor	213 sf Wall	40 sf Ceiling	27 lf Floor	27 lf Ceiling	324 cf Volume	
			Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area		40 SF @ \$1.00 ^a	\$40.00	\$0.00	\$40.00	
Rem & Replace Sheetrock Walls		106.5 SF @ \$1.81 ^a	\$192.77	\$0.00	\$192.77	
Rem & Replace Cement Board Wall 1/2"		106.5 SF @ \$2.96 ^a	\$315.24	\$0.00	\$315.24	
Replace Wallpaper Stripping		106.5 SF @ \$0.30 ^a	\$31.95	\$0.00	\$31.95	
Replace Wallpaper		124.61 SF @ \$0.25 ^a	\$31.15	Material		
		106.5 SF @ \$1.20	\$127.80	Labor		
			\$158.95	\$0.00	\$158.95	
Rem & Replace Ceramic Tile Walls		106.5 SF @ \$11.45 ^a	\$1,219.43	\$0.00	\$1,219.43	
Replace Ceramic Soap Dish		1 EA @ \$19.96 ^b	\$19.96	\$0.00	\$19.96	
Clean Remediate, treat and seal contaminated wall framing		106.5 SF @ \$1.23 ^a	\$131.00	\$0.00	\$131.00	
Rem & Replace Wood Casing Window Trim Set		1 EA @ \$52.93 ^a	\$52.93	\$0.00	\$52.93	
Rem/Reset Blinds (EA)		1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87	
Rem & Replace Base Molding, Wood 4"		14 LF @ \$2.97 ^a	\$41.58	\$0.00	\$41.58	
Paint Base Molding, Wood 4"		14 LF @ \$0.57 ^a	\$7.98	\$0.00	\$7.98	
Rem & Replace Underlay, Plywood		40 SF @ \$1.50 ^a	\$60.00	\$0.00	\$60.00	
Rem & Replace Subfloor - Wood 1"		40 SF @ \$2.01 ^a	\$80.40	\$0.00	\$80.40	
Rem & Replace Vanity 30", Deluxe		1 EA @ \$267.22 ^a	\$267.22	\$0.00	\$267.22	
Rem & Reinstall Countertop, Cultured Marble w/Lav		1 LF @ \$19.63 ^a	\$19.63	\$0.00	\$19.63	

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Reinstall Faucet, Lavatory	1 EA @ \$29.64 ^a	\$29.64	\$0.00	\$29.64		
Rem & Reinstall Faucet, Combination Shower/Bath	1 EA @ \$68.40 ^a	\$68.40	\$0.00	\$68.40		
Rem & Reinstall Bathtub, Enamel	1 EA @ \$104.88 ^a	\$104.88	\$0.00	\$104.88		
Clean Bathtub, Enamel	1 EA @ \$7.93 ^a	\$7.93	\$0.00	\$7.93		
Rem & Reinstall Commode (Toilet)	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80		
Clean Commode (Toilet)	1 EA @ \$10.98 ^a	\$10.98	\$0.00	\$10.98		
Rem & Reinstall Wall Mirror	12 SF @ \$2.76 ^a	\$33.12	\$0.00	\$33.12		
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53		
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15		
Rem & Replace Cased Opening, Door	1 EA @ \$49.66 ^a	\$49.66	\$0.00	\$49.66		
Paint Cased Opening	2 EA @ \$28.73 ^b	\$57.46	\$0.00	\$57.46		
Rem & Reinstall Lockset, Interior, Privacy	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Replace Tile Floor, Ceramic	24 SF @ \$7.67 ^a	\$184.08	\$0.00	\$184.08		
Rem & Replace Underlay, Cement Board	40 SF @ \$1.25 ^a	\$50.00	\$0.00	\$50.00		
Bedroom Bath Total		\$3,532.04	\$0.00	\$3,532.04		

Hall Bath (8' 10" x 4' 10" x 8')

65 sf Floor 359 sf Wall 65 sf Ceiling 45 lf Floor 45 lf Ceiling 518 cf Volume

Closet(s) 3' 5" x 2' 8"

Offset(s) 4' 10" x 2' 8"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	65 SF @ \$1.00 ^a	\$65.00	\$0.00	\$65.00		
Rem & Replace Sheetrock Walls	215.4 SF @ \$1.81 ^a	\$389.87	\$0.00	\$389.87		
Rem & Replace Cement Board Wall 1/2"	143.6 SF @ \$2.96 ^a	\$425.06	\$0.00	\$425.06		
Replace Wallpaper Sizing	179.5 SF @ \$0.30 ^a	\$53.85	\$0.00	\$53.85		
Replace Wallpaper	210.02 SF @ \$0.75 ^a	\$157.51				
	179.5 SF @ \$1.20	\$215.40				
		\$267.91				
Rem & Replace Ceramic Tile Walls	179.5 SF @ \$11.45 ^a	\$2,055.28	\$0.00	\$2,055.28		
Replace Ceramic Soap Dish	1 EA @ \$19.96 ^b	\$19.96	\$0.00	\$19.96		
Replace Ceramic Paper Holder	1 EA @ \$24.95 ^b	\$24.95	\$0.00	\$24.95		
Rem/Reset Ceramic Towel Bar	2 EA @ \$24.95 ^b	\$49.90	\$0.00	\$49.90		
Replace Ceramic Glass Holder	2 EA @ \$19.92 ^b	\$39.84	\$0.00	\$39.84		
Clean Remediate, treat and seal contaminated wall framing	179.5 SF @ \$1.23 ^a	\$220.79	\$0.00	\$220.79		
Rem & Replace Wood Casing Window Trim Set	1 EA @ \$52.93 ^a	\$52.93	\$0.00	\$52.93		
Rem/Reset Brnds (EA)	1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87		
Rem & Replace Base Molding, Wood 4"	10 LF @ \$2.97 ^a	\$29.70	\$0.00	\$29.70		
Paint Base Molding, Wood 4"	10 LF @ \$0.57 ^a	\$5.70	\$0.00	\$5.70		
Rem & Replace Base Molding, Ceramic	14 LF @ \$9.54 ^a	\$133.56	\$0.00	\$133.56		
Rem & Replace Underlay, Plywood	65 SF @ \$1.50 ^a	\$97.50	\$0.00	\$97.50		
Rem & Replace Subfloor - Wood 1"	65 SF @ \$2.01 ^a	\$130.65	\$0.00	\$130.65		
Rem & Replace Vanity 24" Deluxe	1 EA @ \$205.21 ^a	\$205.21	\$0.00	\$205.21		
Rem & Reinstall Countertop, Cultured Marble w/Lav	1 LF @ \$19.63 ^a	\$19.63	\$0.00	\$19.63		
Rem & Reinstall Faucet, Lavatory	1 EA @ \$29.64 ^a	\$29.64	\$0.00	\$29.64		
Rem & Reinstall Faucet, Combination Shower/Bath	1 EA @ \$68.40 ^a	\$68.40	\$0.00	\$68.40		

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Reinstall Bathtub, Enamel	1 EA @ \$104.88 ^a	\$104.88	\$0.00	\$104.88		
Clean Bathtub, Enamel	1 EA @ \$7.93 ^a	\$7.93	\$0.00	\$7.93		
Rem & Reinstall Commode (Toilet)	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80		
Clean Commode (Toilet)	1 EA @ \$10.98 ^a	\$10.98	\$0.00	\$10.98		
Rem & Reinstall Wall Mirror	12 SF @ \$2.76 ^a	\$33.12	\$0.00	\$33.12		
Rem & Replace Flush Int. HC Door, Pre-Hung	2 EA @ \$166.53 ^a	\$333.06	\$0.00	\$333.06		
Paint Flush Int. HC Door, Pre-Hung	2 EA @ \$27.15 ^b	\$54.30	\$0.00	\$54.30		
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^b	\$148.98	\$0.00	\$148.98		
Paint Cased Opening	4 EA @ \$28.73 ^b	\$114.92	\$0.00	\$114.92		
Rem & Reinstall Lockset Interior, Privacy	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Replace Tile Floor, Ceramic	39 SF @ \$7.67 ^a	\$299.13	\$0.00	\$299.13		
Rem & Replace Underlay, Cement Board	65 SF @ \$1.25 ^a	\$81.25	\$0.00	\$81.25		
Rem & Replace Shelving	20 LF @ \$6.34 ^a	\$126.80	\$0.00	\$126.80		
Paint Shelving	20 LF @ \$0.42 ^a	\$8.40	\$0.00	\$8.40		
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36		
Rem & Reinstall Towel Bar	2 EA @ \$9.33 ^a	\$18.66	\$0.00	\$18.66		
Hall Bath Total		\$5,860.89	\$0.00	\$5,860.89		

Kitchen (11' 4" x 12' 5" x 8')

141 sf Floor 317 sf Wall 141 sf Ceiling 38 lf Floor 48 lf Ceiling 1,126 cf Volume

Missing Wall(s) 9' x 7'

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildewcide per SF floor area	141 SF @ \$1.00 ^a	\$141.00	\$0.00	\$141.00		
Clean Remediate, treat and seal contaminated wall framing	158.5 SF @ \$1.23 ^a	\$194.96	\$0.00	\$194.96		
Rem & Replace Plaster & Lath Walls	17.62 SY @ \$52.00 ^a	\$916.24	\$0.00	\$916.24		
Paint Plaster & Lath Walls	35.23 SY @ \$3.70 ^a	\$130.35	\$0.00	\$130.35		
Rem & Replace Cabinet, Base, Wood, Deluxe	12 LF @ \$116.64 ^a	\$1,399.68	\$0.00	\$1,399.68		
Rem & Replace Cabinet, Full Height, Wood, Deluxe	2 LF @ \$170.56 ^a	\$341.12	\$0.00	\$341.12		
Rem & Replace Cabinet, Wall, Wood Deluxe	10.6 LF @ \$163.35 ^a	\$1,731.51	\$0.00	\$1,731.51		
Special Seal & Paint Base Cabinet, In/Out	12 LF @ \$21.24 ^b	\$254.88	\$0.00	\$254.88		
Special Seal & Paint Tall Cab, In/Out	2 LF @ \$27.12 ^b	\$54.24	\$0.00	\$54.24		
Special Seal & Paint Wall Cabinet, In/Out	10.6 LF @ \$16.34 ^b	\$173.20	\$0.00	\$173.20		
Rem & Replace Countertop, Formica	12 LF @ \$27.76 ^a	\$333.12	\$0.00	\$333.12		
Rem & Replace Dishwasher	1 EA @ \$570.43 ^{a*}	\$570.43	\$0.00	\$570.43	N	N
Rem & Replace Refrigerator w/Bottom Freezer	1 EA @ \$1,700.85 ^{a*}	\$1,700.85	\$340.17	\$1,360.68	N	N
Rem & Reinstall Wall Oven	1 EA @ \$51.10 ^a	\$51.10	\$0.00	\$51.10		
Rem & Reinstall Cooktop, Electric	1 EA @ \$109.85 ^a	\$109.85	\$0.00	\$109.85		
Rem & Reinstall Kitchen Sink, Double	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80		
Rem & Reinstall Pancet, Kitchen	1 EA @ \$59.28 ^a	\$59.28	\$0.00	\$59.28		
Rem & Replace Vinyl Sheet Floor	15.67 SY @ \$28.87 ^a	\$452.39	\$0.00	\$452.39		
Prepare Underlay Felt moisture barrier	141 EA @ \$0.36 ^a	\$50.76	\$0.00	\$50.76		
Rem & Replace Underlay, Plywood 1/2"	141 SF @ \$1.50 ^a	\$211.50	\$0.00	\$211.50		
Rem & Replace Subfloor - Plywood 3/4"	141 SF @ \$1.63 ^a	\$229.83	\$0.00	\$229.83		
Rem & Replace Subfloor - Wood 1"	141 SF @ \$2.01 ^a	\$283.41	\$0.00	\$283.41		
Rem & Replace Base Molding, Wood 3"	12.6 LF @ \$2.08 ^a	\$26.21	\$0.00	\$26.21		
Rem & Replace Shoe Molding	12.6 LF @ \$1.19 ^a	\$14.99	\$0.00	\$14.99		
Paint Base Molding, Wood 3"	12.6 LF @ \$0.43 ^a	\$5.42	\$0.00	\$5.42		

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Cased Opening, Door	1 EA @ \$49.66 ^a	\$49.66	\$0.00	\$49.66	
Paint Cased Opening	1 EA @ \$28.73 ^a	\$28.73	\$0.00	\$28.73	
Rem/Reset Blinds (EA)	1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87	
Kitchen Total		\$9,608.47	\$340.17	\$9,268.30	

Office/Laundry Area (20' x 11' 6" x 8')

315 sf Floor 955 sf Wall 315 sf Ceiling 119 lf Floor 119 lf Ceiling 2,516 cf Volume

Closet(s) 8' 2" x 3' 2"

Offset(s) 9' x 3'

4' 4" x 2' 10"

5' x 3' 4"

1' 10" x 1' 6"

		Repl. Cost	Depr.	ACV	OP RD
Clean Mockout, clean, deodorize and mildicide per SF floor area	315 SF @ \$1.00 ^a	\$315.00	\$0.00	\$315.00	
Clean Remediate, treat and seal contaminated wall framing	477.5 SF @ \$1.23 ^a	\$587.33	\$0.00	\$587.33	
Rem & Replace Plaster & Lath Walls	53.06 SY @ \$52.00 ^a	\$2,759.12	\$0.00	\$2,759.12	
Rem & Replace Insulation, Fiberglass	238.75 SF @ \$1.46 ^a	\$348.58	\$0.00	\$348.58	
Paint Plaster & Lath Walls	106.12 SY @ \$3.70 ^a	\$392.64	\$0.00	\$392.64	
Rem & Replace Cased Opening, Door	7 EA @ \$49.66 ^a	\$347.62	\$0.00	\$347.62	
Paint Cased Opening	9 EA @ \$28.73 ^a	\$258.57	\$0.00	\$258.57	
Rem & Replace Wood Casing Window Trim Set	2 EA @ \$52.93 ^a	\$105.86	\$0.00	\$105.86	
Rem & Replace Panel Door, Pre-Hung	2 EA @ \$277.48 ^a	\$554.96	\$0.00	\$554.96	
Paint Panel Door, Pre-Hung	2 EA @ \$40.59 ^a	\$81.18	\$0.00	\$81.18	
Rem & Replace Bi-Fold Int. Doors, Panel	2 ST @ \$319.11 ^a	\$638.22	\$0.00	\$638.22	
Paint Bi-Fold Int. Doors, Panel	2 ST @ \$30.44 ^a	\$60.88	\$0.00	\$60.88	
Rem & Replace Cafe Doors	1 PR @ \$116.56 ^a	\$116.56	\$0.00	\$116.56	
Finish Cafe Doors	1 PR @ \$33.40 ^a	\$33.40	\$0.00	\$33.40	
Rem & Replace Panel Door w/Glass, Steel	1 EA @ \$325.44 ^a	\$325.44	\$0.00	\$325.44	
Paint Panel Door w/Glass, Steel	1 EA @ \$40.90 ^a	\$40.90	\$0.00	\$40.90	
Rem & Reinstall Lockset Interior, Passage	3 EA @ \$9.50 ^a	\$28.50	\$0.00	\$28.50	
Rem & Reinstall Lockset Exterior, Entry	1 EA @ \$14.94 ^a	\$14.94	\$0.00	\$14.94	
Rem & Replace Threshold, Aluminum	1 EA @ \$30.17 ^a	\$30.17	\$0.00	\$30.17	
Rem & Replace Vinyl Sheet Floor	35 SY @ \$28.87 ^a	\$1,010.45	\$0.00	\$1,010.45	
Prepare Underlay, Felt moisture barrier	315 EA @ \$0.36 ^a	\$113.40	\$0.00	\$113.40	
Rem & Replace Underlay, Plywood 3/4"	315 SF @ \$1.72 ^a	\$541.80	\$0.00	\$541.80	
Rem & Replace Subfloor - Plywood 3/4"	315 SF @ \$1.63 ^a	\$513.45	\$0.00	\$513.45	
Rem & Replace Base Molding, Wood 4"	119 LF @ \$2.97 ^a	\$353.43	\$0.00	\$353.43	
Rem & Replace Shoe Molding	119 LF @ \$1.19 ^a	\$141.61	\$0.00	\$141.61	
Paint Base Molding, Wood 4"	119 LF @ \$0.57 ^a	\$67.83	\$0.00	\$67.83	
Rem & Replace Water Heater, Natural Gas, 50 Gallon, Deluxe	1 EA @ \$579.26 ^a	\$579.26	\$36.89	\$542.37	
Rem & Reinstall Faucet, Kitchen	1 EA @ \$59.28 ^a	\$59.28	\$0.00	\$59.28	
Rem & Reinstall Bar Sink	1 EA @ \$57.00 ^a	\$57.00	\$0.00	\$57.00	
Rem & Replace Cabinet, Island Base, Wood	5 LF @ \$140.85 ^a	\$704.25	\$0.00	\$704.25	
Rem & Replace Cabinet, Base, Wood	3 LF @ \$91.20 ^a	\$273.60	\$0.00	\$273.60	
Rem & Replace Countertop, Formica	9 LF @ \$27.76 ^a	\$249.84	\$0.00	\$249.84	
Rem & Replace Access Door	1 EA @ \$82.28 ^a	\$82.28	\$0.00	\$82.28	
Rem/Reset Shutters, Interior	2 PR @ \$25.01 ^b	\$50.02	\$0.00	\$50.02	
Rem/Reset Blinds (EA)	3 EA @ \$13.87 ^b	\$41.61	\$0.00	\$41.61	
Office/Laundry Area Total		\$11,878.98	\$36.89	\$11,842.09	

Master Suite Hallway (6' 2" x 3' 8" x 8')						
23 sf Floor	157 sf Wall	23 sf Ceiling	20 lf Floor	20 lf Ceiling	181 cf Volume	
			Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area		23 SF @ \$1.00 ^a	\$23.00	\$0.00	\$23.00	
Clean Remediate, treat and seal contaminated wall framing		78.5 SF @ \$1.23 ^a	\$96.56	\$0.00	\$96.56	
Rem & Replace Sheetrock Walls		157 SF @ \$1.81 ^a	\$284.17	\$0.00	\$284.17	
Rem & Replace Insulation, Fiberglass		47.1 SF @ \$1.46 ^a	\$68.77	\$0.00	\$68.77	
Paint Sheetrock Walls		157 SF @ \$0.41 ^a	\$64.37	\$0.00	\$64.37	
Rem & Replace Cased Opening, Door		3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98	
Special Remove Wet Pad/Carpeting		23 SF @ \$0.32 ^b	\$7.36	\$0.00	\$7.36	
Replace Carpet Pad, per SY		2.56 SY @ \$4.01 ^a	\$10.27	\$1.03	\$9.24	N N
Replace Carpet, Nylon (SY), 26 OZ		2.71 SY @ \$16.20 ^a	\$43.90	Material		
		2.56 SY @ \$3.52	\$9.01	Labor		
			\$52.91	\$10.58	\$42.33	N N
Rem & Replace Subfloor - Plywood 3/4"		23 SF @ \$1.63 ^a	\$37.49	\$0.00	\$37.49	
Master Suite Hallway Total			\$793.88	\$11.61	\$782.27	

Master Bedroom (18' 2" x 16' x 8')						
321 sf Floor	723 sf Wall	321 sf Ceiling	90 lf Floor	90 lf Ceiling	2,566 cf Volume	
Closet(s) 5' 10" x 5' 2"						
			Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	321 SF @ \$1.00 ^a	\$321.00	\$0.00	\$321.00		
Clean Remediate, treat and seal contaminated wall framing	361.5 SF @ \$1.23 ^a	\$444.65	\$0.00	\$444.65		
Rem & Replace Sheetrock Walls	723 SF @ \$1.81 ^a	\$1,308.63	\$0.00	\$1,308.63		
Paint Sheetrock Walls	723 SF @ \$0.41 ^a	\$296.43	\$0.00	\$296.43		
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98		
Special Remove Wet Pad/Carpeting	321 SF @ \$0.32 ^b	\$102.72	\$0.00	\$102.72		
Replace Carpet Pad, per SY	35.67 SY @ \$4.01 ^a	\$143.04	\$14.30	\$128.74	N	N
Replace Carpet, Nylon (SY), 26 OZ	37.81 SY @ \$16.20 ^a	\$612.52	Material			
	35.67 SY @ \$3.52	\$125.56	Labor			
		\$738.08	\$147.62	\$590.46	N	N
Rem & Replace Subfloor - Plywood 3/4"	321 SF @ \$1.63 ^a	\$523.23	\$0.00	\$523.23		
Rem & Replace Panel Door, Pre-Hung	2 EA @ \$277.48 ^a	\$554.96	\$0.00	\$554.96		
Rem & Reinstall Lockset Interior, Passage	2 EA @ \$9.50 ^a	\$19.00	\$0.00	\$19.00		
Rem & Replace Wood Casing Window Trim Set	4 EA @ \$52.93 ^a	\$211.72	\$0.00	\$211.72		
Paint Cased Opening	7 EA @ \$28.73 ^a	\$201.11	\$0.00	\$201.11		
Rem/Reset Blinds (EA)	3 EA @ \$13.87 ^b	\$41.61	\$0.00	\$41.61		
Rem & Replace Register	2 EA @ \$21.36 ^a	\$42.72	\$0.00	\$42.72		
Master Bedroom Total		\$5,097.88	\$161.92	\$4,935.96		

Master Bathroom (8' x 5' 2" x 8')						
41 sf Floor	211 sf Wall	41 sf Ceiling	26 lf Floor	26 lf Ceiling	331 cf Volume	
			Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area		41 SF @ \$1.00 ^a	\$41.00	\$0.00	\$41.00	

		Repl. Cost	Depr.	ACV	OP	RD
Clean Remediate, treat and seal contaminated wall framing	105.5 SF @ \$1.23 ^a	\$129.76	\$0.00	\$129.76		
Rem & Replace Sheetrock Walls	105.5 SF @ \$1.81 ^a	\$190.96	\$0.00	\$190.96		
Rem & Replace Cement Board Wall 1/2"	105.5 SF @ \$2.96 ^a	\$312.28	\$0.00	\$312.28		
Replace Wallpaper Sizing	105.5 SF @ \$0.30 ^a	\$31.65	\$0.00	\$31.65		
Replace Wallpaper	123.44 SF @ \$0.25 ^a	\$30.86	Material Labor			
	105.5 SF @ \$1.20	\$126.60				
		\$157.46	\$0.00	\$157.46		
Rem & Replace Ceramic Tile Walls	105.5 SF @ \$11.45 ^a	\$1,207.97	\$0.00	\$1,207.97		
Replace Ceramic Soap Dish	1 EA @ \$19.96 ^b	\$19.96	\$0.00	\$19.96		
Rem & Replace Base Molding, Ceramic	8 L.F @ \$9.54 ^a	\$76.32	\$0.00	\$76.32		
Replace Threshold (EA), Marble	1 EA @ \$66.53 ^b	\$66.53	\$0.00	\$66.53		
Rem & Replace Vanity 30", Deluxe	1 EA @ \$267.22 ^a	\$267.22	\$0.00	\$267.22		
Rem & Reinstall Countertop, Cultured Marble w/Lav	1 LF @ \$19.63 ^a	\$19.63	\$0.00	\$19.63		
Rem & Reinstall Faucet, Lavatory	1 EA @ \$29.64 ^a	\$29.64	\$0.00	\$29.64		
Rem & Reinstall Faucet, Combination Shower/Bath	1 EA @ \$68.40 ^a	\$68.40	\$0.00	\$68.40		
Rem & Reinstall Bathtub, Enamel	1 EA @ \$104.88 ^a	\$104.88	\$0.00	\$104.88		
Clean Bathtub, Enamel	1 EA @ \$7.93 ^a	\$7.93	\$0.00	\$7.93		
Rem & Reinstall Commode (Toilet)	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80		
Clean Commode (Toilet)	1 EA @ \$10.98 ^a	\$10.98	\$0.00	\$10.98		
Rem & Reinstall Wall Mirror	18 SF @ \$2.76 ^a	\$49.68	\$0.00	\$49.68		
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53		
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15		
Rem & Replace Cased Opening, Door	1 EA @ \$49.66 ^a	\$49.66	\$0.00	\$49.66		
Paint Cased Opening	1 EA @ \$28.73 ^a	\$28.73	\$0.00	\$28.73		
Rem & Reinstall Lockset Interior, Privacy	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Replace Tile Floor, Ceramic	25 SF @ \$7.67 ^a	\$191.75	\$0.00	\$191.75		
Rem & Replace Underlay, Cement Board	41 SF @ \$1.25 ^a	\$51.25	\$0.00	\$51.25		
Rem & Replace Subfloor - Plywood 3/4"	41 SF @ \$1.63 ^a	\$66.83	\$0.00	\$66.83		
Master Bathroom Total		\$3,463.45	\$0.00	\$3,463.45		

Sunroom (18' 2" x 13' 6" x 8')

245 sf Floor 432 sf Wall 254 sf Ceiling 45 lf Floor 64 lf Ceiling 2,269 cf Volume

Door(s) 6' x 6' 8" (3)

Ceiling - Vaulted (gable) 45 sf Wall

9 sf Ceiling

1 lf Ceiling

307 cf Volume

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildewcide per SF floor area	245 SF @ \$1.00 ^a	\$245.00	\$0.00	\$245.00		
Clean Remediate, treat and seal contaminated wall framing	216 SF @ \$1.23 ^a	\$265.68	\$0.00	\$265.68		
Rem & Replace Sheetrock Walls	432 SF @ \$1.81 ^a	\$781.92	\$0.00	\$781.92		
Paint Sheetrock Walls	432 SF @ \$0.41 ^a	\$177.12	\$0.00	\$177.12		
Rem & Replace Insulation, Fiberglass	64.8 SF @ \$1.46 ^a	\$94.61	\$0.00	\$94.61		
Rem & Replace Cased Opening, Door	3 EA @ \$49.00 ^a	\$148.98	\$0.00	\$148.98		
Special Remove Wet Pad/Carpeting	245 SF @ \$0.32 ^b	\$78.40	\$0.00	\$78.40		
Replace Carpet Pad, per SY	27.23 SY @ \$4.01 ^a	\$109.19	\$10.92	\$98.27	N	N
Replace Carpet, Nylon (SY), 26 OZ	28.86 SY @ \$16.20 ^a	\$467.53	Material Labor			
	27.23 SY @ \$3.52	\$95.85				
		\$563.38	\$112.68	\$450.70	N	N

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Subfloor - Plywood 3/4"	245 SF @ \$1.63 ^a	\$399.35	\$0.00	\$399.35	
Rem & Replace Panel Door, Pre-Hung	1 EA @ \$277.48 ^a	\$277.48	\$0.00	\$277.48	
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50	
Rem & Replace Wood Casing Window Trim Set	3 EA @ \$52.93 ^a	\$158.79	\$0.00	\$158.79	
Paint Cased Opening	7 EA @ \$28.73 ^a	\$201.11	\$0.00	\$201.11	
Rem & Replace Register	3 EA @ \$21.36 ^a	\$64.08	\$0.00	\$64.08	
Rem & Replace Window, Casement, Wood, 11 - 13 SF, Elite	2 EA @ \$499.67 ^a	\$999.34	\$0.00	\$999.34	
Rem & Replace Window, Fixed, Wood, 15 - 20 SF, Deluxe	1 EA @ \$428.72 ^a	\$428.72	\$0.00	\$428.72	
Rem & Replace Sliding Glass Door, Wood 6' Deluxe	3 EA @ \$1,278.66 ^a	\$3,835.98	\$0.00	\$3,835.98	
Sunroom Total		\$8,838.63	\$123.60	\$8,715.03	
Coverage - Flood, Building Totals		\$169,368.80	\$674.19	\$168,694.61	

Summary

	Repl. Cost	Depr.	ACV
Estimate Totals	\$169,368.80	\$674.19	\$168,694.61
Less Amount Not Subject To Overhead & Profit	-\$3,888.15	-\$637.30	-\$3,250.85
Amount Subject To Overhead & Profit	\$165,480.65	\$26.89	\$165,443.76
Contractor's Overhead & Profit (20%)	\$33,096.13	\$7.38	\$33,088.75
Sub-Total	\$198,576.78	\$44.27	\$198,532.51
Amount Not Subject To Overhead & Profit	\$3,888.15	\$637.30	\$3,250.85
Total With Overhead & Profit	\$202,464.93	\$681.57	\$201,783.36
Less Non-Recoverable Depreciation	-\$637.30	-\$637.30	
Sub-Total	\$201,827.63	\$44.27	\$201,783.36
Less Deductible Applied	-\$1,000.00		-\$1,000.00
Less Excess	-\$42,427.63	-\$44.27	-\$42,383.36
Net Claim	\$158,400.00	\$0.00	\$158,400.00
Less Prior Payments	-\$91,204.03		-\$91,204.03
Net Claim Payable	\$67,195.97	\$0.00	\$67,195.97

The foregoing is the Public Adjuster's summary of damage for which coverage should have been available at the time of the loss, and the amounts owed for each item required to restore the property to its pre-loss condition. All unit pricing is derived from current area labor and materials, current area contractor prices and amounts actually paid in comparable area claims settlements.

Price Database Legend

a = MSB Richmond Residential - 1/2004

b = MSB Market Cost Data 2003-10

* = Modified

PROPOSAL

Page No.

of

Pages

**BUD'S HEATING
& AIR CONDITIONING**
2413-A Wolf Trap Road
Yorktown, Virginia 23692
(757) 890-2600

PROPOSAL SUBMITTED TO LARRY BOAREKMAN	PHONE 303-9862	DATE 11/11/03
STREET 14 W. SANDY POINT DR	JOB NAME	
CITY, STATE and ZIP CODE POQUONSON VA 23662	JOB LOCATION	
ARCHITECT	DATE OF PLANS	JOB PHONE

We hereby submit specifications and estimates for

- ① **FURNISH + INSTALL NEW ON HOT AIR DOWNFLOW
FURNACE WITH 3 1/2 TON 10 SEER CENTRAL AIR
CONDENSING UNIT + MATCHING CASED EVAPORATOR
COIL. PROVIDE COMPLETE DUCT SYSTEM UNDER
HOUSE. DUCT SYSTEM CONSISTS OF 26 GAUGE
GALVANIZED TANK DUCT WITH 2" FIBERGLASS
INSULATION + FIBERGLASS FLEX RUNS TO EXISTING
FLOOR TERMINATION. ALL MATERIALS + LABOR
NECESSARY TO COMPLETE WORKMANSHIP ARE
INCLUDED. RESET ON TANK + PROVIDE ON UNITS
TO FURNACE**

DUCT SYSTEM	6000 ⁰⁰
HVAC EQUIPMENT	6800 ⁰⁰
TOTAL	12800⁰⁰

We Propose hereby to furnish material and labor — complete in accordance with above specifications, for the sum of:

dollars (\$

Payment to be made as follows:

NO MONEY DOWN - IN FULL UPON COMPLETION

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized
Signature

[Signature]

Note: This proposal may be withdrawn by us if not accepted within **30** days.

Acceptance of Proposal — The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Date of Acceptance:

Signature

PROPOSAL

Page No. _____ of _____

Page _____



A TO Z
HOME REPAIR & REMODELING
LEE CROCKETT
1-800-242-1935 767-068-9346

PROPOSAL SUBMITTED TO <u>Larry Benson</u>		PHONE	DATE
STREET		JOB NAME	
CITY, STATE AND ZIP CODE		JOB LOCATION <u>74 West Sandy Point Pigeonville</u>	
ARCHITECT	DATE OF PLANS	SIGNATURE	

We hereby submit specifications and estimates for:

58- Receptables
Dem old wire and Receptables - New wire rough-in
New Receptables
Tap Out and Permit

\$12,500 Labor & material

We Propose hereby to furnish material and labor complete in accordance with above specifications for the sum of:

twelve thousand eight hundred + no/100 dollars @ 12,500⁰⁰

Payment to be made as follows:

1/3 down 1/3 half way 1/3 complete

All material to be furnished as far as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an order change over and above the estimate. All agreements contingent upon claims, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our estimate is not covered by Workers Compensation Insurance.

Authorized
Signature

Note: This proposal may be
 withdrawn by us if not accepted within

Days

Acceptance of Proposal

The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Date of Acceptance: _____

Signature

Lee Crockett

PROPOSAL

Page No. of Pages



A TO Z
HOME REPAIR & REMODELING
LEE CROCKETT
1-800-242-1935 757-868-8346

PROPOSAL SUBMITTED TO Larry Bearckman		PHONE 303-9862	DATE 9-19-03
STREET 14 West Sandy Point		JOB NAME Flood Damage - Crawl Space	
CITY, STATE AND ZIP CODE Poquoson VA 23162		JOB LOCATION Same	
DATE OF PLANS		JOB PHONE	

We hereby submit specifications and estimates for:

Notes: 2300 sq. ft. Crawl Space. Access is obstructed and clearance under house is limited, no electricity.

- | | |
|---|-----------------------------|
| #1 Remove Insulation from under house | \$2,070 ⁰⁰ |
| #2 Remove Ductwork from Crawl space 19 registers | 1,725 ⁰⁰ |
| #3 Spray Anti-mildew spray under floors and on foundation | 1,035 ⁰⁰ |
| | \$4,830⁰⁰ |

10/15/03 pd \$4830⁰⁰ ck# 3589

We Propose hereby to furnish material and labor — complete in accordance with above specifications, for the sum of:

dollars (\$ **4830⁰⁰**).

Payment to be made as follows:

Payments when requested as items completed.

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized Signature

[Signature]

Note: This proposal may be withdrawn by us if not accepted within **30** days.

Acceptance of Proposal — The above prices, specifications and conditions are satisfactory and are hereby accepted. You are authorized to do the work as specified. Payment will be made as outlined above.

Signature

[Signature]

Date of Acceptance

9-19-03

Signature

PROPOSAL

Page No. _____ of _____ Pages



A TO Z
HOME REPAIR & REMODELING
LEE CROCKETT
1-800-242-1935 757-868-9346

PROPOSAL SUBMITTED TO <u>Larry Bearekman</u>		PHONE <u>303-9862</u>	DATE <u>9-19-03</u>
STREET <u>14 West Sandy Point</u>		JOB NAME <u>Flood Damage - Interior</u>	
CITY, STATE AND ZIP CODE <u>Daguerre VA 23042</u>		JOB LOCATION <u>Same</u>	
ARCHITECT	DATE OF PLANS	JOB PHONE	

We hereby submit specifications and estimates for:

Note: 2300 sq ft single story, furniture and debris in house
 {no electricity}

#1 Remove used carpet and padding \$ 1,030.⁰⁰

#2 Remove doors, base trim, closet organizers,
 and plaster / sheetrock up to 4' feet on exteriors and interiors 1,728.⁰⁰

#3 Remove 4" insulation from exteriors and interiors
 walls, where found 53 sq ft 812.⁰⁰

#4 Apply Anti-mold spray on plaster, floors
 and studs 36" 530.⁰⁰

4,100.⁰⁰

10/25/03 per 4,100.⁰⁰ check #3597

We Propose hereby to furnish material and labor — complete in accordance with above specifications, for the sum of:

dollars (\$ 4,100.⁰⁰).

Payment to be made as follows:

Payments when requested as items completed.

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation Insurance.

Authorized
Signature

Note: This proposal may be
 withdrawn by us if not accepted within 30 days.

Acceptance of Proposal — The above prices, specifications
 and conditions are satisfactory and are hereby accepted. You are authorized to do the
 work as specified. Payment will be made as outlined above.

Date of Acceptance: 9/19/03

Signature

Larry Bearekman



October 23, 2003

Mr. Larry Berrickman
14 West Sandy Point
Poquoson, VA

Re: Proposal for Replacement of Carpet

Attn: Mr. Berrickman

Replacement of CARPET due to water damage from Hurricane Isabel.

Supply and install CARPET (Pattern Berber), pad included, in Foyer, Family room, 3
Bedrooms, and Hall.

121 YDS @ \$24.40/YD = \$2952.40

Supply and install CARPET (Popcorn Pebble Berber), pad included, in Family room,
Master Bedroom, and Sitting Room.

124.23 YDS @ \$22.00/YD = \$2733.06

TOTAL PRICE = \$5685.46

**WE PROPOSE HEREBY TO FURNISH MATERIAL & LABOR COMPLETE IN
ACCORDANCE WITH ABOVE SPECIFICATIONS, FOR THE SUM OF:**

_____ dollars (_____)

Authorized
Signature _____

Payment is to be made as follows:

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders, and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workman's Compensation. This proposal may be withdrawn by us if not accepted within thirty days.

Signature(Customer): _____ Date: _____

Adjuster Summary

Claim #

641-242452-2

Montgomery Associates, Inc.		
Consultant Daniel Montgomery	1235 Jungle Avenue North	September 13, 2004
Phone (804) 695-2598	St. Petersburg, FL 33710	
Fax (804) 695-0718	(727) 463-6633	
Insured Name Bearekman, Larry & Marcia		
Loss Address 14 W Sandy Point, Poquoson, VA 23662		
Phone Number	Policy # 0804464550	Catastrophe # 39
Other Phone	Ins Claim # 641-242452-2	Date of Loss 9/18/03
Ins Company Allstate Flood Insurance Program		

Coverage - Flood, Building

Exterior (80' 6" x 21' 4" x 8')

2,308 sf Floor 2,019 sf Wall 2,308 sf Ceiling 252 lf Floor 252 lf Ceiling 18,463 cf Volume

Offset(s) 62' 6" x 3' 6"

15' x 6'

19' x 14' 10"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout Water w/heavy mud, limited access crawlspace	2308 SF @ \$0.76 ^a	\$1,754.08	\$0.00	\$1,754.08		
Clean Disinfect/Deodorize, per SF Crawlspace	2308 SF @ \$0.35 ^a	\$807.80	\$0.00	\$807.80		
Clean Mildcide Treat and Seal Joist System	2308 SF @ \$0.83 ^a	\$1,915.64	\$0.00	\$1,915.64		
Clean Remediate, treat and seal contaminated wall framing	1211.4 SF @ \$1.23 ^a	\$1,490.02	\$0.00	\$1,490.02		
Tear Out Ductwork per SF Crawlspace	2308 SF @ \$0.50 ^a	\$1,154.00	\$0.00	\$1,154.00		
Tear Out Floor Insulation Wet Removal & Bagging	2308 SF @ \$0.75 ^a	\$1,731.00	\$0.00	\$1,731.00		
Replace Floor Insulation	2308 SF @ \$0.74 ^a	\$1,707.92	\$0.00	\$1,707.92		
Replace Floor Insulation Wire Suspension Ties	2308 SF @ \$0.25 ^a	\$577.00	\$0.00	\$577.00		
Replace Floor Insulation Poly Vapor Barrier	2308 SF @ \$0.40 ^a	\$923.20	\$0.00	\$923.20		
Replace Pipe insulation Foam Wrapped, crawlspace area	252 LF @ \$1.23 ^a	\$309.96	\$0.00	\$309.96		
Tear Out Wall Insulation	1009.5 SF @ \$0.11 ^a	\$111.05	\$0.00	\$111.05		
Replace Wall Insulation	1009.5 SF @ \$0.35 ^a	\$353.33	\$0.00	\$353.33		
Remove Debris 40 Yd. Load	1 LD @ \$717.77 ^a	\$717.77	\$0.00	\$717.77		
Special Jobsite clean-up Interim and final, 1 hr /100 sf area	2308 EA @ \$0.22 ^a	\$507.76	\$0.00	\$507.76		
Replace Electrical Work sub-floor junction boxes, connections, wiring	2308 LS @ \$0.83 ^a	\$1,915.64	\$0.00	\$1,915.64		
Replace HVAC, per LS	1 LS @ \$12,800.00 ^{a*}	\$12,800.00	\$0.00	\$12,800.00		
Per Buds Heating and Air Conditioning						
Rem & Replace Brick Veneer	726.84 EA @ \$15.27 ^a	\$11,098.85	\$0.00	\$11,098.85		
Replace Tuck Pointing	242.28 EA @ \$5.58 ^a	\$1,351.92	\$0.00	\$1,351.92		
Rem & Replace Insulation, Fiberboard	726.84 SF @ \$1.17 ^a	\$850.40	\$0.00	\$850.40		
Rem & Replace Siding, Aluminum	355.35 SF @ \$1.37 ^a	\$486.83				
	323.04 SF @ \$1.59	\$513.63				
		\$1,000.46				
Rem & Replace Insulation, Polyisocyanurate	323.04 SF @ \$1.12 ^a	\$361.80	\$0.00	\$361.80		

Material
Labor

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Wall Sheathing Plywood 1/2"	224 SF @ \$1.25 ^a	\$280.00	\$0.00	\$280.00		
Deduct General demolition work	1 LS @ \$4,100.00 ^{***}	\$4,100.00	\$0.00	\$4,100.00	N	N
General demolition work performed by A to Z Home Repair, credited to overall demolition and partial mildcide per estimate						
Exterior Total		\$47,819.60	\$0.00	\$47,819.60		

Crawlspace (80' 6" x 21' 4" x 2')

2,308 sf Floor 505 sf Wall 2,308 sf Ceiling 252 lf Floor 252 lf Ceiling 4,616 cf Volume

Offset(s) 62' 6" x 3' 6" 15' x 6' 19' x 14' 10"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout Water w/heavy mud, limited access crawlspace	2308 SF @ \$0.76 ^a	\$1,754.08	\$0.00	\$1,754.08		
Clean Disinfect/Deodorize, per SF Crawlspace	1 LS @ \$1,035.00 ^{a*}	\$1,035.00	\$0.00	\$1,035.00	N	N
Per A to Z Home Repair						
Clean Mildcide Treat and Seal Joist System	2308 SF @ \$0.83 ^a	\$1,915.64	\$0.00	\$1,915.64		
Tear Out Ductwork per SF Crawlspace	1 LS @ \$1,725.00 ^{a*}	\$1,725.00	\$0.00	\$1,725.00	N	N
Per A to Z Home Repair						
Tear Out Floor Insulation Wet Removal & Bagging	1 LS @ \$2,070.00 ^{a*}	\$2,070.00	\$0.00	\$2,070.00	N	N
Per A to Z Home Repair						
Replace Floor Insulation	2308 SF @ \$0.74 ^a	\$1,707.92	\$0.00	\$1,707.92		
Replace Floor Insulation Wire Suspension Ties	2308 SF @ \$0.25 ^a	\$577.00	\$0.00	\$577.00		
Replace Floor Insulation Poly Vapor Barrier	1200 SF @ \$0.40 ^a	\$480.00	\$0.00	\$480.00		
Replace Pipe insulation Foam Wrapped, crawlspace area	252 LF @ \$1.73 ^a	\$309.96	\$0.00	\$309.96		
Rem & Replace Foundation Vents	6 EA @ \$53.46 ^a	\$320.76	\$0.00	\$320.76		
Rem & Replace Access Door	1 EA @ \$82.28 ^a	\$82.28	\$0.00	\$82.28		
Rem & Replace Concrete Block Foundation Pier, 2'x2'x3' per pier	6 EA @ \$216.24 ^a	\$1,297.44	\$0.00	\$1,297.44		
Repair Jack, brace and re level joist system	2308 SF @ \$3.00 ^a	\$6,924.00	\$0.00	\$6,924.00		
Rem & Replace Stud Wall 2"x4" - 16" OC	28 SF @ \$1.20 ^a	\$33.60	\$0.00	\$33.60		
Foundation cripple wall under office area.						
Crawlspace Total		\$20,232.68	\$0.00	\$20,232.68		

Front Elevation

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Storm Window, Aluminum	3 EA @ \$150.54 ^a	\$451.62	\$0.00	\$451.62		
Rem & Replace Window, Double Hung, Wood	2 EA @ \$3,070.17 ^a	\$6,140.34	\$0.00	\$6,140.34		
Rem & Reinstall Shutters, Plastic	2 PR @ \$16.21 ^a	\$32.42	\$0.00	\$32.42		
Rem & Reinstall Downspout	30 LF @ \$1.85 ^a	\$55.50	\$0.00	\$55.50		
Remove Patio Posts, Iron, Scrolled	4 EA @ \$6.66 ^b	\$26.64	\$0.00	\$26.64		
Replace Patio Posts, Iron, Scrolled	4 EA @ \$53.29 ^b	\$213.16	\$0.00	\$213.16		

		Repl. Cost	Depr.	ACV	OP RD
Paint Patio Posts, Iron, Scrolled	4 EA @ \$9.03 ^b	\$36.12	\$0.00	\$36.12	
Rem & Replace Railing, Wrought Iron	5 LF @ \$12.44 ^a	\$62.20	\$0.00	\$62.20	
Paint Railing, Wrought Iron	5 LF @ \$1.58 ^a	\$7.90	\$0.00	\$7.90	
Front Elevation Total		\$3,955.73	\$0.00	\$3,955.73	

Right Elevation

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Window, Casement, Vinyl, 7 - 10 SF, Deluxe	2 EA @ \$403.67 ^a	\$807.34	\$0.00	\$807.34	
Rem & Replace Window, Fixed, Vinyl, 15 - 20 SF, Deluxe	1 EA @ \$382.72 ^a	\$382.72	\$0.00	\$382.72	
Rem & Reinstall Downspout	10 LF @ \$1.85 ^a	\$18.50	\$0.00	\$18.50	
Right Elevation Total		\$1,208.56	\$0.00	\$1,208.56	

Rear Elevation

		Repl. Cost	Depr.	ACV	OP RD
Rem & Reinstall Deck Railing	50 LF @ \$2.39 ^a	\$119.50	\$0.00	\$119.50	
Rem & Reinstall Deck Steps	6 TR @ \$6.61 ^a	\$39.66	\$0.00	\$39.66	
Rem & Reinstall Deck Flooring, Treated Pine	225 SF @ \$0.68 ^a	\$153.00	\$0.00	\$153.00	
Rem & Reinstall Joists, Treated Pine	162 LF @ \$0.71 ^a	\$115.02	\$0.00	\$115.02	

Removal and reinstallation of joists and decking to allow access to repair damaged dwelling

Rem & Replace Sliding Glass Door, Wood 6' Deluxe	4 EA @ \$1,278.66 ^a	\$5,114.64	\$0.00	\$5,114.64	
Rem & Replace Casing Exterior	80 LF @ \$2.73 ^a	\$218.40	\$0.00	\$218.40	
Paint Casing Exterior	80 LF @ \$0.32 ^a	\$25.60	\$0.00	\$25.60	
Rem & Replace Full Screen, Aluminum, Large	3 EA @ \$49.51 ^a	\$148.53	\$0.00	\$148.53	
Rem & Reinstall Downspout	40 LF @ \$1.85 ^a	\$74.00	\$0.00	\$74.00	
Rem & Reinstall Soffit Vinyl	28 SF @ \$1.26 ^a	\$35.28	\$0.00	\$35.28	
Replace Jack/Shore & Brace	8 HD @ \$30.88 ^a	\$247.04	\$0.00	\$247.04	

Jack, shore and brace porch roof for removal of post supports to access damage to dwelling.

Rem & Replace Posts, Treated Pine 4"x4"	32 LF @ \$2.35 ^a	\$75.20	\$0.00	\$75.20	
Replace Battens, Vertical, 24" O.C., 1"x2"	224 SF @ \$0.23 ^b	\$51.52	\$0.00	\$51.52	
Rescreen Frame Fiberglass	224 SF @ \$2.03 ^a	\$454.72	\$0.00	\$454.72	
Replace Door, Storm/Screen, Wood	1 EA @ \$216.10 ^b	\$216.10	\$0.00	\$216.10	
Rem & Replace Deck Flooring, Treated Pine	252 SF @ \$2.33 ^a	\$587.16	\$0.00	\$587.16	
Rem & Replace Joists, Treated Pine	144 LF @ \$2.96 ^a	\$426.24	\$0.00	\$426.24	
Rem & Replace Panel Door, Steel	1 EA @ \$337.82 ^a	\$337.82	\$0.00	\$337.82	
Rear Elevation Total		\$8,439.43	\$0.00	\$8,439.43	

Left Elevation

Repl. Cost	Depr.	ACV	OP RD
------------	-------	-----	-------

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Windowsill, Masonry Brick	8 LF @ \$11.39 ^a	\$91.12	\$0.00	\$91.12		
Left Elevation Total		\$91.12	\$0.00	\$91.12		

Entry (11' x 4' 8" x 8')

59 sf Floor 216 sf Wall 59 sf Ceiling 27 lf Floor 27 lf Ceiling 471 cf Volume

Closet(s) 3' 6" x 2' 2"

Missing Wall(s) 11' x 8' 4' 8" x 8'

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildewicide per SF floor area	59 SF @ \$1.00 ^a	\$59.00	\$0.00	\$59.00		
Rem & Replace Plaster & Lath Walls	12 SY @ \$52.00 ^a	\$624.00	\$0.00	\$624.00		
Clean Remediate, treat and seal contaminated wall framing	108 SF @ \$1.23 ^a	\$132.84	\$0.00	\$132.84		
Replace Texture Walls	216 SF @ \$0.54 ^a	\$116.64	\$0.00	\$116.64		
Paint Plaster & Lath Walls	24 SY @ \$3.70 ^a	\$88.80	\$0.00	\$88.80		
Rem & Replace Panel Door w/Glass, Steel	1 EA @ \$325.44 ^a	\$325.44	\$0.00	\$325.44		
Paint Panel Door w/Glass, Steel	1 EA @ \$40.90 ^a	\$40.90	\$0.00	\$40.90		
Rem & Replace Threshold, Aluminum	1 EA @ \$30.17 ^a	\$30.17	\$0.00	\$30.17		
Rem & Reinstall Lockset Exterior, Entry	1 EA @ \$14.94 ^a	\$14.94	\$0.00	\$14.94		
Rem & Replace Casing Exterior	17 LF @ \$2.73 ^a	\$46.41	\$0.00	\$46.41		
Paint Casing Exterior	17 LF @ \$0.32 ^a	\$5.44	\$0.00	\$5.44		
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98		
Paint Cased Opening	3 EA @ \$28.70 ^a	\$86.19	\$0.00	\$86.19		
Rem & Replace Base Molding, Wood 4"	27 LF @ \$2.97 ^a	\$80.19	\$0.00	\$80.19		
Paint Base Molding, Wood 4"	27 LF @ \$0.57 ^a	\$15.39	\$0.00	\$15.39		
Rem & Replace Molding 1"	27 LF @ \$1.33 ^a	\$35.91	\$0.00	\$35.91		
Rem & Replace T&G Hardwood Floor	61.95 SF @ \$4.36 ^a	\$270.10	Material			
	59 SF @ \$2.26	\$133.34	Labor			
		\$403.44	\$0.00	\$403.44		
Special Sand, Stain & Finish Wood Floor	59 SF @ \$2.62 ^b	\$154.58	\$0.00	\$154.58		
Rem & Replace Subfloor - Wood 1"	59 SF @ \$2.01 ^a	\$118.59	\$0.00	\$118.59		
Rem/Reset Blinds (EA)	1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87		
Entry Total		\$2,541.72	\$0.00	\$2,541.72		

Den (16' 4" x 13' 5" x 8' 8")

219 sf Floor 412 sf Wall 219 sf Ceiling 46 lf Floor 60 lf Ceiling 1,899 cf Volume

Missing Wall(s) 13' x 8'

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildewicide per SF floor area	219 SF @ \$1.00 ^a	\$219.00	\$0.00	\$219.00		
Rem & Replace Plaster & Lath Walls	22.89 SY @ \$52.00 ^a	\$1,190.28	\$0.00	\$1,190.28		
Clean Remediate, treat and seal contaminated wall framing	206 SF @ \$1.23 ^a	\$253.38	\$0.00	\$253.38		
Replace Texture Walls	412 SF @ \$0.54 ^a	\$222.48	\$0.00	\$222.48		
Paint Plaster & Lath Walls	45.78 SY @ \$3.70 ^a	\$169.39	\$0.00	\$169.39		
Rem & Replace Base Molding, Wood 4"	46 LF @ \$2.97 ^a	\$136.62	\$0.00	\$136.62		
Paint Base Molding, Wood 4"	46 LF @ \$0.57 ^a	\$26.22	\$0.00	\$26.22		
Rem & Replace Molding 1"	46 LF @ \$1.33 ^a	\$61.18	\$0.00	\$61.18		
Rem & Replace T&G Hardwood Floor	229.95 SF @ \$4.36 ^a	\$1,002.58	Material			

		Repl. Cost	Depr.	ACV	OP RD
	219 SF @ \$2.26	\$494.94	Labor		
		\$1,497.32	\$0.00	\$1,497.32	
Special Sand, Stain & Finish Wood Floor	219 SF @ \$2.62 ^b	\$573.78	\$0.00	\$573.78	
Rem & Replace Subfloor - Wood 1"	219 SF @ \$2.01 ^a	\$440.19	\$0.00	\$440.19	
Rem & Replace Tile Floor, Clay	10 SF @ \$9.76 ^a	\$97.60	\$0.00	\$97.60	
Rem & Replace Insulation, Fiberglass	64 SF @ \$1.46 ^a	\$93.44	\$0.00	\$93.44	
Replace Insulation, Fiberboard	64 SF @ \$0.83 ^a	\$53.12	\$0.00	\$53.12	
Rem/Reset Blinds (EA)	3 EA @ \$13.87 ^b	\$41.61	\$0.00	\$41.61	
Rem & Reinstall Wood Casing Window Trim Set	3 EA @ \$52.93 ^a	\$158.79	\$0.00	\$158.79	
Paint Cased Opening	3 EA @ \$28.73 ^a	\$86.19	\$0.00	\$86.19	
Remove Fireplace, Gas	1 EA @ \$23.61 ^b	\$23.61	\$0.00	\$23.61	
Replace Fireplace, Gas	1 EA @ \$1,755.19 ^b	\$1,755.19	\$0.00	\$1,755.19	
Replace Fireplace Screen	1 EA @ \$78.27 ^b	\$78.27	\$0.00	\$78.27	
Rem & Replace Register	2 EA @ \$21.36 ^a	\$42.72	\$0.00	\$42.72	
Dcn Total		\$7,220.58	\$0.00	\$7,220.58	

Dining Room (12' 3" x 10' 6" x 8')					
129 sf Floor	312 sf Wall	129 sf Ceiling	39 lf Floor	39 lf Ceiling	1,029 cf Volume
Missing Wall(s) 6' 6" x 8'					

		Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildewcide per SF floor area	129 SF @ \$1.00 ^a	\$129.00	\$0.00	\$129.00	
Rem & Replace Plaster & Lath Walls	17.34 SY @ \$52.00 ^a	\$901.68	\$0.00	\$901.68	
Clean Remediate, treat and seal contaminated wall framing	156 SF @ \$1.23 ^a	\$191.88	\$0.00	\$191.88	
Replace Texture Walls	312 SF @ \$0.54 ^a	\$168.48	\$0.00	\$168.48	
Paint Plaster & Lath Walls	34.67 SY @ \$3.70 ^a	\$128.28	\$0.00	\$128.28	
Rem & Replace Base Molding, Wood 4"	39 LF @ \$2.97 ^a	\$115.83	\$0.00	\$115.83	
Paint Base Molding, Wood 4"	39 LF @ \$0.57 ^a	\$22.23	\$0.00	\$22.23	
Rem & Replace Molding 1"	39 LF @ \$1.33 ^a	\$51.87	\$0.00	\$51.87	
Rem & Replace T&G Hardwood Floor	135.45 SF @ \$4.36 ^a	\$590.56	Material		
	129 SF @ \$2.26	\$291.54	Labor		
		\$882.10	\$0.00	\$882.10	
Special Sand, Stain & Finish Wood Floor	129 SF @ \$2.62 ^b	\$337.98	\$0.00	\$337.98	
Rem & Replace Subfloor - Wood 1"	129 SF @ \$2.01 ^a	\$259.29	\$0.00	\$259.29	
Rem/Reset Blinds (EA)	2 EA @ \$13.87 ^a	\$27.74	\$0.00	\$27.74	
Remove Door, Patio, Swing, Wood, 6'	1 EA @ \$22.04 ^b	\$22.04	\$0.00	\$22.04	
Replace Door, Patio, Swing, Wood, 6'	1 EA @ \$968.80 ^b	\$968.80	\$0.00	\$968.80	
Rem & Reinstall Lockset Exterior, Entry	2 EA @ \$14.04 ^a	\$28.08	\$0.00	\$28.08	
Paint Door, Patio, Swing	2 EA @ \$45.04 ^b	\$90.08	\$0.00	\$90.08	
Rem & Replace Pocket Door	1 EA @ \$177.59 ^a	\$177.59	\$0.00	\$177.59	
Paint Pocket Door	1 EA @ \$30.44 ^a	\$30.44	\$0.00	\$30.44	
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98	
Paint Cased Opening	3 EA @ \$28.73 ^a	\$86.19	\$0.00	\$86.19	
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36	
Dining Room Total		\$4,791.72	\$0.00	\$4,791.72	

Bedroom Hallway (11' 9" x 3' 2" x 8')					
47 sf Floor	296 sf Wall	47 sf Ceiling	37 lf Floor	37 lf Ceiling	379 cf Volume

Offset(s) 2' 10" x 3' 7"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildcide per SF floor area	47 SF @ \$1.00 ^a	\$47.00	\$0.00	\$47.00		
Rem & Replace Plaster & Lath Walls	16.45 SY @ \$52.00 ^a	\$855.40	\$0.00	\$855.40		
Clean Remediate, treat and seal contaminated wall framing	148 SF @ \$1.23 ^a	\$182.04	\$0.00	\$182.04		
Replace Texture Walls	206 SF @ \$0.54 ^a	\$112.84	\$0.00	\$112.84		
Paint Plaster & Lath Walls	32.89 SY @ \$3.70 ^a	\$121.69	\$0.00	\$121.69		
Rem & Replace Base Molding, Wood 4"	37 LF @ \$2.97 ^a	\$109.89	\$0.00	\$109.89		
Paint Base Molding, Wood 4"	37 LF @ \$0.57 ^a	\$21.09	\$0.00	\$21.09		
Rem & Replace Molding 1"	37 LF @ \$1.33 ^a	\$49.21	\$0.00	\$49.21		
Rem & Replace T&G Hardwood Floor	49.35 SF @ \$4.36 ^a	\$215.17	Material Labor			
	47 SF @ \$2.26	\$106.22				
		\$321.39	\$0.00	\$321.39		
Special Sand, Stain & Finish Wood Floor	47 SF @ \$2.62 ^b	\$123.14	\$0.00	\$123.14		
Rem & Replace Subfloor - Wood 1"	47 SF @ \$2.01 ^a	\$94.47	\$0.00	\$94.47		
Rem & Replace Panel Door, Pre-Hung	1 EA @ \$277.48 ^a	\$277.48	\$0.00	\$277.48		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Paint Panel Door, Pre-Hung	1 EA @ \$40.59 ^a	\$40.59	\$0.00	\$40.59		
Rem & Replace Cased Opening, Door	5 EA @ \$49.66 ^a	\$248.30	\$0.00	\$248.30		
Paint Cased Opening	5 EA @ \$28.73 ^a	\$143.65	\$0.00	\$143.65		
Bedroom Hallway Total		\$2,804.68	\$0.00	\$2,804.68		

Front Bedroom (10' 7" x 10' 9" x 8')

128 sf Floor 484 sf Wall 128 sf Ceiling 60 lf Floor 60 lf Ceiling 1,027 cf Volume

Closet(s) 6' 9" x 2' 2"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildcide per SF floor area	128 SF @ \$1.00 ^a	\$128.00	\$0.00	\$128.00		
Rem & Replace Plaster & Lath Walls	26.89 SY @ \$52.00 ^a	\$1,398.28	\$0.00	\$1,398.28		
Clean Remediate, treat and seal contaminated wall framing	242 SF @ \$1.23 ^a	\$297.66	\$0.00	\$297.66		
Replace Texture Walls	484 SF @ \$0.54 ^a	\$261.36	\$0.00	\$261.36		
Paint Plaster & Lath Walls	53.78 SY @ \$3.70 ^a	\$198.99	\$0.00	\$198.99		
Rem & Replace Base Molding, Wood 4"	60 LF @ \$2.97 ^a	\$178.20	\$0.00	\$178.20		
Paint Base Molding, Wood 4"	60 LF @ \$0.57 ^a	\$34.20	\$0.00	\$34.20		
Rem & Replace Molding 1"	60 LF @ \$1.33 ^a	\$79.80	\$0.00	\$79.80		
Rem & Replace T&G Hardwood Floor	134.4 SF @ \$4.36 ^a	\$585.98	Material Labor			
	128 SF @ \$2.26	\$289.28				
		\$875.26	\$0.00	\$875.26		
Special Sand, Stain & Finish Wood Floor	128 SF @ \$2.62 ^b	\$335.36	\$0.00	\$335.36		
Rem & Replace Subfloor - Wood 1"	128 SF @ \$2.01 ^a	\$257.28	\$0.00	\$257.28		
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36		
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15		
Rem & Replace Door Jamb, Interior - expanded jamb	1 EA @ \$78.68 ^a	\$78.68	\$0.00	\$78.68		
Rem & Replace Bi-Pass Int. Doors, Flush	1 ST @ \$203.11 ^a	\$203.11	\$0.00	\$203.11		
Paint Bi-Pass Int. Doors, Flush	1 ST @ \$30.44 ^a	\$30.44	\$0.00	\$30.44		
Rem & Replace Wood Casing Window Trim	2 EA @ \$52.92 ^a	\$105.86	\$0.00	\$105.86		

		Repl. Cost	Depr.	ACV	OP RD
Set					
Rem/Reset Blinds (EA)	2 EA @ \$13.87 ^h	\$27.74	\$0.00	\$27.74	
Rem & Replace Cased Opening, Door	2 EA @ \$49.66 ^a	\$99.32	\$0.00	\$99.32	
Paint Cased Opening	4 EA @ \$28.73 ^a	\$114.92	\$0.00	\$114.92	
Rem & Replace Shelving	8 LF @ \$6.34 ^a	\$50.72	\$0.00	\$50.72	
Paint Shelving	8 LF @ \$0.42 ^a	\$3.36	\$0.00	\$3.36	
Front Bedroom Total		\$4,983.08	\$0.00	\$4,983.08	

Front Corner Bedroom (12' x 10' 7" x 8')

142 sf Floor 468 sf Wall 142 sf Ceiling 58 lf Floor 64 lf Ceiling 1,137 cf Volume

Closet(s) 7' x 2' 2"

Missing Wall(s) 6' x 6' 8"

		Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	142 SF @ \$1.00 ^a	\$142.00	\$0.00	\$142.00	
Rem & Replace Plaster & Lath Walls	26 SY @ \$52.00 ^a	\$1,352.00	\$0.00	\$1,352.00	
Clean Remediate, treat and seal contaminated wall framing	234 SF @ \$1.23 ^a	\$287.82	\$0.00	\$287.82	
Replace Texture Walls	468 SF @ \$0.54 ^a	\$252.72	\$0.00	\$252.72	
Paint Plaster & Lath Walls	52 SY @ \$3.70 ^a	\$192.40	\$0.00	\$192.40	
Rem & Replace Base Molding, Wood 4"	58 LF @ \$2.97 ^a	\$172.26	\$0.00	\$172.26	
Paint Base Molding, Wood 4"	58 LF @ \$0.57 ^a	\$33.06	\$0.00	\$33.06	
Rem & Replace Molding 1"	38 LF @ \$1.33 ^a	\$77.14	\$0.00	\$77.14	
Rem & Replace T&G Hardwood Floor	149.1 SF @ \$4.36 ^a	\$650.08	Material		
	142 SF @ \$2.26	\$320.92	Labor		
		\$971.00	\$0.00	\$971.00	
Special Sand, Stain & Finish Wood Floor	142 SF @ \$2.62 ^h	\$372.04	\$0.00	\$372.04	
Rem & Replace Subfloor - Wood 1"	142 SF @ \$2.01 ^a	\$285.42	\$0.00	\$285.42	
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36	
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53	
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50	
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15	
Rem & Replace Folding Accordion Door, 6'	1 EA @ \$156.58 ^a	\$156.58	\$0.00	\$156.58	
Rem & Replace Door Jamb, Interior expanded jamb	2 EA @ \$78.68 ^a	\$157.36	\$0.00	\$157.36	
Rem & Replace Bi-Fold Int. Doors, Louver 6' Average Grade	1 ST @ \$261.10 ^a	\$261.10	\$0.00	\$261.10	
Paint Bi-Fold Int. Doors, Louver 6' Average Grade	1 ST @ \$32.47 ^a	\$32.47	\$0.00	\$32.47	
Rem & Replace Wood Casing Window Trim Set	3 EA @ \$52.93 ^a	\$158.79	\$0.00	\$158.79	
Rem/Reset Blinds (EA)	3 EA @ \$13.87 ^a	\$41.61	\$0.00	\$41.61	
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98	
Paint Cased Opening	6 EA @ \$28.73 ^a	\$172.38	\$0.00	\$172.38	
Rem & Replace Shelving	8 LF @ \$6.34 ^a	\$50.72	\$0.00	\$50.72	
Paint Shelving	8 LF @ \$0.42 ^a	\$3.36	\$0.00	\$3.36	
Front Corner Bedroom Total		\$5,545.75	\$0.00	\$5,545.75	

Rear Corner Bedroom (12' 3" x 12' x 8')

147 sf Floor 388 sf Wall 147 sf Ceiling 48 lf Floor 48 lf Ceiling 1,176 cf Volume

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	147 SF @ \$1.00 ^a	\$147.00	\$0.00	\$147.00		
Rem & Replace Plaster & Lath Walls	21.56 SY @ \$52.00 ^a	\$1,121.12	\$0.00	\$1,121.12		
Clean Remediate, treat and seal contaminated wall framing	194 SF @ \$1.23 ^a	\$238.62	\$0.00	\$238.62		
Replace Texture Walls	388 SF @ \$0.54 ^a	\$209.52	\$0.00	\$209.52		
Paint Plaster & Lath Walls	43.12 SY @ \$3.70 ^a	\$159.54	\$0.00	\$159.54		
Rem & Replace Base Molding, Wood 4"	48 LF @ \$2.97 ^a	\$142.56	\$0.00	\$142.56		
Paint Base Molding, Wood 4"	48 LF @ \$0.57 ^a	\$27.36	\$0.00	\$27.36		
Rem & Replace Molding 1"	48 LF @ \$1.33 ^a	\$63.84	\$0.00	\$63.84		
Rem & Replace T&G Hardwood Floor	154.35 SF @ \$4.36 ^a	\$672.97	Material			
	147 SF @ \$2.26	\$332.22	Labor			
		\$1,005.19	\$0.00	\$1,005.19		
Special Sand, Stain & Finish Wood Floor	147 SF @ \$2.62 ^b	\$385.14	\$0.00	\$385.14		
Rem & Replace Subfloor - Wood 1"	147 SF @ \$2.01 ^a	\$295.47	\$0.00	\$295.47		
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36		
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Rem & Reinstall Flush Int. HC Door, Pre-Hung	1 EA @ \$27.13 ^a	\$27.13	\$0.00	\$27.13		
Rem & Replace Wood Casing Window Trim Set	2 EA @ \$52.93 ^a	\$105.86	\$0.00	\$105.86		
Rem/Reset Blinds (EA)	2 EA @ \$13.87 ^b	\$27.74	\$0.00	\$27.74		
Rem & Replace Cased Opening, Door	2 EA @ \$49.66 ^a	\$99.32	\$0.00	\$99.32		
Paint Cased Opening	4 EA @ \$28.73 ^a	\$114.92	\$0.00	\$114.92		
Rear Corner Bedroom Total		\$4,367.74	\$0.00	\$4,367.74		

Bedroom Bath (8' 8" x 4' 8" x 8')

40 sf Floor 213 sf Wall 40 sf Ceiling 27 lf Floor 27 lf Ceiling 324 cf Volume

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	40 SF @ \$1.00 ^a	\$40.00	\$0.00	\$40.00		
Rem & Replace Sheetrock Walls	106.5 SF @ \$1.81 ^a	\$192.77	\$0.00	\$192.77		
Rem & Replace Cement Board Wall 1/2"	106.5 SF @ \$2.96 ^a	\$315.24	\$0.00	\$315.24		
Replace Wallpaper Sizing	106.5 SF @ \$0.30 ^a	\$31.95	\$0.00	\$31.95		
Replace Wallpaper	124.61 SF @ \$0.25 ^a	\$31.15	Material			
	106.5 SF @ \$1.20	\$127.80	Labor			
		\$158.95	\$0.00	\$158.95		
Rem & Replace Ceramic Tile Walls	106.5 SF @ \$11.45 ^a	\$1,219.43	\$0.00	\$1,219.43		
Replace Ceramic Soap Dish	1 EA @ \$19.96 ^b	\$19.96	\$0.00	\$19.96		
Clean Remediate, treat and seal contaminated wall framing	106.5 SF @ \$1.23 ^a	\$131.00	\$0.00	\$131.00		
Rem & Replace Wood Casing Window Trim Set	1 EA @ \$52.93 ^a	\$52.93	\$0.00	\$52.93		
Rem/Reset Blinds (EA)	1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87		
Rem & Replace Base Molding, Wood 4"	14 LF @ \$2.97 ^a	\$41.58	\$0.00	\$41.58		
Paint Base Molding, Wood 4"	14 LF @ \$0.57 ^a	\$7.98	\$0.00	\$7.98		
Rem & Replace Underlay, Plywood	40 SF @ \$1.50 ^a	\$60.00	\$0.00	\$60.00		
Rem & Replace Subfloor - Wood 1"	40 SF @ \$2.01 ^a	\$80.40	\$0.00	\$80.40		
Rem & Replace Vanity 30", Deluxe	1 EA @ \$267.22 ^a	\$267.22	\$0.00	\$267.22		
Rem & Reinstall Countertop, Cultured Marble w/Lav	1 LF @ \$19.63 ^a	\$19.63	\$0.00	\$19.63		

		Repl. Cost	Depr.	ACV	OP RD
Rem & Reinstall Faucet, Lavatory	1 EA @ \$29.64 ^a	\$29.64	\$0.00	\$29.64	
Rem & Reinstall Faucet, Combination Shower/Bath	1 EA @ \$68.40 ^a	\$68.40	\$0.00	\$68.40	
Rem & Reinstall Bathtub, Enamel	1 EA @ \$104.88 ^a	\$104.88	\$0.00	\$104.88	
Clean Bathtub, Enamel	1 EA @ \$7.93 ^a	\$7.93	\$0.00	\$7.93	
Rem & Reinstall Commode (Toilet)	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80	
Clean Commode (Toilet)	1 EA @ \$10.98 ^a	\$10.98	\$0.00	\$10.98	
Rem & Reinstall Wall Mirror	12 SF @ \$2.76 ^a	\$33.12	\$0.00	\$33.12	
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53	
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15	
Rem & Replace Cased Opening, Door	1 EA @ \$49.66 ^a	\$49.66	\$0.00	\$49.66	
Paint Cased Opening	2 EA @ \$28.73 ^b	\$57.46	\$0.00	\$57.46	
Rem & Reinstall Lockset Interior, Privacy	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50	
Replace Tile Floor, Ceramic	24 SF @ \$7.67 ^a	\$184.08	\$0.00	\$184.08	
Rem & Replace Underlay, Cement Board	40 SF @ \$1.25 ^a	\$50.00	\$0.00	\$50.00	
Bedroom Bath Total		\$3,532.04	\$0.00	\$3,532.04	

Hall Bath (8' 10" x 4' 10" x 8')

65 sf Floor	359 sf Wall	65 sf Ceiling	45 lf Floor	45 lf Ceiling	518 cf Volume
Closet(s) 3' 5" x 2' 8"					
Offset(s) 4' 10" x 2' 8"					

		Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	65 SF @ \$1.00 ^a	\$65.00	\$0.00	\$65.00	
Rem & Replace Sheetrock Walls	215.4 SF @ \$1.81 ^a	\$389.87	\$0.00	\$389.87	
Rem & Replace Cement Board Wall 1/2"	143.6 SF @ \$2.96 ^a	\$425.06	\$0.00	\$425.06	
Replace Wallpaper Sizing	179.5 SF @ \$0.30 ^a	\$53.85	\$0.00	\$53.85	
Replace Wallpaper	210.07 SF @ \$0.75 ^a	\$157.55			
	179.5 SF @ \$1.20	\$215.40			
		\$267.91			
Rem & Replace Ceramic Tile Walls	179.5 SF @ \$11.45 ^a	\$2,055.28	\$0.00	\$2,055.28	
Replace Ceramic Soap Dish	1 EA @ \$19.96 ^b	\$19.96	\$0.00	\$19.96	
Replace Ceramic Paper Holder	1 EA @ \$24.95 ^b	\$24.95	\$0.00	\$24.95	
Rem/Reset Ceramic Lower Bar	2 EA @ \$24.51 ^b	\$49.02	\$0.00	\$49.02	
Replace Ceramic Glass Holder	2 EA @ \$19.92 ^b	\$39.84	\$0.00	\$39.84	
Clean Remediate, treat and seal contaminated wall framing	179.5 SF @ \$1.23 ^a	\$220.79	\$0.00	\$220.79	
Rem & Replace Wood Casing Window Trim Set	1 EA @ \$52.93 ^a	\$52.93	\$0.00	\$52.93	
Rem/Reset Blinds (EA)	1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87	
Rem & Replace Base Molding, Wood 4"	10 LF @ \$2.97 ^a	\$29.70	\$0.00	\$29.70	
Paint Base Molding, Wood 4"	10 LF @ \$0.57 ^a	\$5.70	\$0.00	\$5.70	
Rem & Replace Base Molding, Ceramic	14 LF @ \$9.54 ^a	\$133.56	\$0.00	\$133.56	
Rem & Replace Underlay, Plywood	65 SF @ \$1.50 ^a	\$97.50	\$0.00	\$97.50	
Rem & Replace Subfloor - Wood 1"	65 SF @ \$2.01 ^a	\$130.65	\$0.00	\$130.65	
Rem & Replace Vanity 24" Deluxe	1 EA @ \$205.21 ^a	\$205.21	\$0.00	\$205.21	
Rem & Reinstall Countertop, Cultured Marble w/Lav	1 LF @ \$19.63 ^a	\$19.63	\$0.00	\$19.63	
Rem & Reinstall Faucet, Lavatory	1 EA @ \$29.64 ^a	\$29.64	\$0.00	\$29.64	
Rem & Reinstall Faucet, Combination Shower/Bath	1 EA @ \$68.40 ^a	\$68.40	\$0.00	\$68.40	

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Reinstall Bathtub, Enamel	1 EA @ \$104.88 ^a	\$104.88	\$0.00	\$104.88		
Clean Bathtub, Enamel	1 EA @ \$7.93 ^a	\$7.93	\$0.00	\$7.93		
Rem & Reinstall Commode (Toilet)	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80		
Clean Commode (Toilet)	1 EA @ \$10.98 ^a	\$10.98	\$0.00	\$10.98		
Rem & Reinstall Wall Mirror	12 SF @ \$2.76 ^a	\$33.12	\$0.00	\$33.12		
Rem & Replace Flush Int. HC Door, Pre-Hung	2 EA @ \$166.53 ^a	\$333.06	\$0.00	\$333.06		
Paint Flush Int. HC Door, Pre-Hung	2 EA @ \$27.15 ^b	\$54.30	\$0.00	\$54.30		
Rem & Replace Cascd Opening, Door	3 EA @ \$49.66 ^b	\$148.98	\$0.00	\$148.98		
Paint Cascd Opening	4 EA @ \$28.73 ^b	\$114.92	\$0.00	\$114.92		
Rem & Reinstall Lockset Interior, Privacy	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Replace Tile Floor, Ceramic	39 SF @ \$7.67 ^a	\$299.13	\$0.00	\$299.13		
Rem & Replace Underlay, Cement Board	65 SF @ \$1.25 ^a	\$81.25	\$0.00	\$81.25		
Rem & Replace Shelving	20 LF @ \$6.34 ^a	\$126.80	\$0.00	\$126.80		
Paint Shelving	20 LF @ \$0.42 ^a	\$8.40	\$0.00	\$8.40		
Rem & Replace Register	1 EA @ \$21.36 ^a	\$21.36	\$0.00	\$21.36		
Rem & Reinstall Towel Bar	2 EA @ \$9.33 ^a	\$18.66	\$0.00	\$18.66		
Hall Bath Total		\$5,860.89	\$0.00	\$5,860.89		

Kitchen (11' 4" x 12' 5" x 8')

141 sf Floor 317 sf Wall 141 sf Ceiling 38 lf Floor 48 lf Ceiling 1,126 cf Volume

Missing Wall(s) 9' x 7'

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	141 SF @ \$1.00 ^a	\$141.00	\$0.00	\$141.00		
Clean Remediate, treat and seal contaminated wall framing	158.5 SF @ \$1.23 ^a	\$194.96	\$0.00	\$194.96		
Rem & Replace Plaster & Lath Walls	17.62 SY @ \$52.00 ^a	\$916.24	\$0.00	\$916.24		
Paint Plaster & Lath Walls	35.23 SY @ \$3.70 ^a	\$130.35	\$0.00	\$130.35		
Rem & Replace Cabinet, Base, Wood, Deluxe	12 LF @ \$116.64 ^a	\$1,399.68	\$0.00	\$1,399.68		
Rem & Replace Cabinet, Full Height, Wood, Deluxe	2 LF @ \$170.56 ^a	\$341.12	\$0.00	\$341.12		
Rem & Replace Cabinet, Wall, Wood Deluxe	10.6 LF @ \$163.35 ^a	\$1,731.51	\$0.00	\$1,731.51		
Special Seal & Paint Base Cabinet, In/Out	12 LF @ \$21.24 ^b	\$254.88	\$0.00	\$254.88		
Special Seal & Paint Tall Cab, In/Out	2 LF @ \$27.12 ^b	\$54.24	\$0.00	\$54.24		
Special Seal & Paint Wall Cabinet, In/Out	10.6 LF @ \$16.34 ^b	\$173.20	\$0.00	\$173.20		
Rem & Replace Countertop, Formica	12 LF @ \$27.76 ^a	\$333.12	\$0.00	\$333.12		
Rem & Replace Dishwasher	1 EA @ \$570.43 ^a	\$570.43	\$0.00	\$570.43	N	N
Rem & Replace Refrigerator w/Bottom Freezer	1 EA @ \$1,700.85 ^a	\$1,700.85	\$340.17	\$1,360.68	N	N
Rem & Reinstall Wall Oven	1 EA @ \$31.19 ^a	\$31.19	\$0.00	\$31.19		
Rem & Reinstall Cooktop, Electric	1 EA @ \$109.85 ^a	\$109.85	\$0.00	\$109.85		
Rem & Reinstall Kitchen Sink, Double	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80		
Rem & Reinstall Faucet, Kitchen	1 EA @ \$59.28 ^a	\$59.28	\$0.00	\$59.28		
Rem & Replace Vinyl Sheet Floor	15.67 SY @ \$28.87 ^a	\$452.39	\$0.00	\$452.39		
Prepare Underlay Felt moisture barrier	141 EA @ \$0.36 ^a	\$50.76	\$0.00	\$50.76		
Rem & Replace Underlay, Plywood 1/2"	141 SF @ \$1.50 ^a	\$211.50	\$0.00	\$211.50		
Rem & Replace Subfloor - Plywood 3/4"	141 SF @ \$1.63 ^a	\$229.83	\$0.00	\$229.83		
Rem & Replace Subfloor - Wood 1"	141 SF @ \$2.01 ^a	\$283.41	\$0.00	\$283.41		
Rem & Replace Base Molding, Wood 3"	12.6 LF @ \$2.08 ^a	\$26.21	\$0.00	\$26.21		
Rem & Replace Shoe Molding	12.6 LF @ \$1.19 ^a	\$14.99	\$0.00	\$14.99		
Paint Base Molding, Wood 3"	12.6 LF @ \$0.43 ^a	\$5.42	\$0.00	\$5.42		

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Cased Opening, Door	1 EA @ \$49.66 ^a	\$49.66	\$0.00	\$49.66		
Paint Cased Opening	1 EA @ \$28.73 ^a	\$28.73	\$0.00	\$28.73		
Rem/Reset Blinds (EA)	1 EA @ \$13.87 ^b	\$13.87	\$0.00	\$13.87		
Kitchen Total		\$9,608.47	\$340.17	\$9,268.30		

Office/Laundry Area (20' x 11' 6" x 8')

315 sf Floor 955 sf Wall 315 sf Ceiling 119 lf Floor 119 lf Ceiling 2,516 cf Volume

Close(s) 8' 2" x 3' 2"

4' 4" x 2' 10"

1' 10" x 1' 6"

Offset(s) 9' x 3'

5' x 3' 4"

		Repl. Cost	Depr.	ACV	OP	RD
Clean Muckout, clean, deodorize and mildicide per SF floor area	315 SF @ \$1.00 ^a	\$315.00	\$0.00	\$315.00		
Clean Remediate, treat and seal contaminated wall framing	477.5 SF @ \$1.23 ^a	\$587.33	\$0.00	\$587.33		
Rem & Replace Plaster & Lath Walls	53.06 SY @ \$52.00 ^a	\$2,759.12	\$0.00	\$2,759.12		
Rem & Replace Insulation, Fiberglass	238.75 SF @ \$1.46 ^a	\$348.58	\$0.00	\$348.58		
Paint Plaster & Lath Walls	186.12 SY @ \$3.70 ^a	\$2,022.64	\$0.00	\$2,022.64		
Rem & Replace Cased Opening, Door	7 EA @ \$49.66 ^a	\$347.62	\$0.00	\$347.62		
Paint Cased Opening	9 EA @ \$28.73 ^a	\$258.57	\$0.00	\$258.57		
Rem & Replace Wood Casing Window Trim Set	2 EA @ \$52.93 ^a	\$105.86	\$0.00	\$105.86		
Rem & Replace Panel Door, Pre-Hung	2 EA @ \$277.48 ^a	\$554.96	\$0.00	\$554.96		
Paint Panel Door, Pre-Hung	2 EA @ \$40.59 ^a	\$81.18	\$0.00	\$81.18		
Rem & Replace Bi-Fold Int. Doors, Panel	2 ST @ \$319.11 ^a	\$638.22	\$0.00	\$638.22		
Paint Bi-Fold Int. Doors, Panel	2 ST @ \$30.44 ^a	\$60.88	\$0.00	\$60.88		
Rem & Replace Cafe Doors	1 PR @ \$116.56 ^a	\$116.56	\$0.00	\$116.56		
Finish Cafe Doors	1 PR @ \$33.40 ^a	\$33.40	\$0.00	\$33.40		
Rem & Replace Panel Door w/Glass, Steel	1 EA @ \$325.44 ^a	\$325.44	\$0.00	\$325.44		
Paint Panel Door w/Glass, Steel	1 EA @ \$40.90 ^a	\$40.90	\$0.00	\$40.90		
Rem & Reinstall Lockset Interior, Passage	3 EA @ \$9.50 ^a	\$28.50	\$0.00	\$28.50		
Rem & Reinstall Lockset Exterior, Entry	1 EA @ \$14.94 ^a	\$14.94	\$0.00	\$14.94		
Rem & Replace Threshold, Aluminum	1 EA @ \$30.17 ^a	\$30.17	\$0.00	\$30.17		
Rem & Replace Vinyl Sheet Floor	35 SY @ \$28.87 ^a	\$1,010.45	\$0.00	\$1,010.45		
Prepare Underlay Felt moisture barrier	315 EA @ \$0.36 ^a	\$113.40	\$0.00	\$113.40		
Rem & Replace Underlay, Plywood 3/4"	315 SF @ \$1.72 ^a	\$541.80	\$0.00	\$541.80		
Rem & Replace Subfloor - Plywood 3/4"	315 SF @ \$1.63 ^a	\$513.45	\$0.00	\$513.45		
Rem & Replace Base Molding, Wood 4"	119 LF @ \$2.97 ^a	\$353.43	\$0.00	\$353.43		
Rem & Replace Shoe Molding	119 LF @ \$1.19 ^a	\$141.61	\$0.00	\$141.61		
Paint Base Molding, Wood 4"	119 LF @ \$0.57 ^a	\$67.83	\$0.00	\$67.83		
Rem & Replace Water Heater, Natural Gas, 30 Gallon, Deluxe	1 EA @ \$379.26 ^{a*}	\$379.26	\$36.89	\$342.37		
Rem & Reinstall Faucet, Kitchen	1 EA @ \$59.28 ^a	\$59.28	\$0.00	\$59.28		
Rem & Reinstall Bar Sink	1 EA @ \$57.00 ^a	\$57.00	\$0.00	\$57.00		
Rem & Replace Cabinet, Island Base, Wood	5 LF @ \$140.85 ^a	\$704.25	\$0.00	\$704.25		
Rem & Replace Cabinet, Base, Wood	3 LF @ \$91.20 ^a	\$273.60	\$0.00	\$273.60		
Rem & Replace Countertop, Formica	9 LF @ \$27.76 ^a	\$249.84	\$0.00	\$249.84		
Rem & Replace Access Door	1 EA @ \$82.28 ^a	\$82.28	\$0.00	\$82.28		
Rem/Reset Shutters, Interior	2 PR @ \$25.01 ^b	\$50.02	\$0.00	\$50.02		
Rem/Reset Blinds (EA)	3 EA @ \$13.87 ^b	\$41.61	\$0.00	\$41.61		
Office/Laundry Area Total		\$11,878.98	\$36.89	\$11,842.09		

Master Suite Hallway (6' 2" x 3' 8" x 8')

23 sf Floor	157 sf Wall	23 sf Ceiling	20 lf Floor	20 lf Ceiling	181 cf Volume			
			Repl. Cost	Depr.	ACV	OP	RD	
Clean Muckout, clean, deodorize and mildicide per SF floor area		23 SF @ \$1.00 ^a	\$23.00	\$0.00	\$23.00			
Clean Remediate, treat and seal contaminated wall framing		78.5 SF @ \$1.23 ^a	\$96.56	\$0.00	\$96.56			
Rem & Replace Sheetrock Walls		157 SF @ \$1.81 ^a	\$284.17	\$0.00	\$284.17			
Rem & Replace Insulation, Fiberglass		47.1 SF @ \$1.46 ^a	\$68.77	\$0.00	\$68.77			
Paint Sheetrock Walls		157 SF @ \$0.41 ^a	\$64.37	\$0.00	\$64.37			
Rem & Replace Cased Opening, Door		3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98			
Special Remove Wet Pad/Carpeting		23 SF @ \$0.32 ^b	\$7.36	\$0.00	\$7.36			
Replace Carpet Pad, per SY		2.56 SY @ \$4.01 ^a	\$10.27	\$1.03	\$9.24	N	N	
Replace Carpet, Nylon (SY), 26 OZ		2.71 SY @ \$16.20 ^a	\$43.90					
		2.56 SY @ \$3.52	\$9.01					
			\$32.91	\$10.30	\$42.55	N	N	
Rem & Replace Subfloor - Plywood 3/4"		23 SF @ \$1.63 ^a	\$37.49	\$0.00	\$37.49			
Master Suite Hallway Total			\$793.88	\$11.61	\$782.27			

Master Bedroom (18' 2" x 16' x 8')

321 sf Floor	723 sf Wall	321 sf Ceiling	90 lf Floor	90 lf Ceiling	2,506 cf Volume			
Closet(s) 5' 10" x 5' 2"			Repl. Cost	Depr.	ACV	OP	RD	
Clean Muckout, clean, deodorize and mildicide per SF floor area		321 SF @ \$1.00 ^a	\$321.00	\$0.00	\$321.00			
Clean Remediate, treat and seal contaminated wall framing		501.5 SF @ \$1.23 ^a	\$444.65	\$0.00	\$444.65			
Rem & Replace Sheetrock Walls		723 SF @ \$1.81 ^a	\$1,308.63	\$0.00	\$1,308.63			
Paint Sheetrock Walls		723 SF @ \$0.41 ^a	\$296.43	\$0.00	\$296.43			
Rem & Replace Cased Opening, Door		3 EA @ \$49.66 ^a	\$148.98	\$0.00	\$148.98			
Special Remove Wet Pad/Carpeting		321 SF @ \$0.32 ^b	\$102.72	\$0.00	\$102.72			
Replace Carpet Pad, per SY		35.67 SY @ \$4.01 ^a	\$143.04	\$14.30	\$128.74	N	N	
Replace Carpet, Nylon (SY), 26 OZ		37.81 SY @ \$16.20 ^a	\$612.52					
		35.67 SY @ \$3.52	\$125.56					
			\$738.08	\$147.62	\$590.46	N	N	
Rem & Replace Subfloor - Plywood 3/4"		321 SF @ \$1.63 ^a	\$523.23	\$0.00	\$523.23			
Rem & Replace Panel Door, Pre-Hung		2 EA @ \$277.48 ^a	\$554.96	\$0.00	\$554.96			
Rem & Reinstall Lockset Interior, Passage		2 EA @ \$9.50 ^a	\$19.00	\$0.00	\$19.00			
Rem & Replace Wood Casing Window Trim Set		4 EA @ \$52.93 ^a	\$211.72	\$0.00	\$211.72			
Paint Cased Opening		7 EA @ \$28.73 ^a	\$201.11	\$0.00	\$201.11			
Rem/Reset Blinds (EA)		3 EA @ \$13.87 ^b	\$41.61	\$0.00	\$41.61			
Rem & Replace Register		2 EA @ \$21.36 ^a	\$42.72	\$0.00	\$42.72			
Master Bedroom Total			\$5,097.88	\$161.92	\$4,935.96			

Master Bathroom (8' x 5' 2" x 8')

41 sf Floor	211 sf Wall	41 sf Ceiling	26 lf Floor	26 lf Ceiling	331 cf Volume			
			Repl. Cost	Depr.	ACV	OP	RD	
Clean Muckout, clean, deodorize and mildicide per SF floor area		41 SF @ \$1.00 ^a	\$41.00	\$0.00	\$41.00			

		Repl. Cost	Depr.	ACV	OP	RD
Clean Remediate, treat and seal contaminated wall framing	105.5 SF @ \$1.23 ^a	\$129.76	\$0.00	\$129.76		
Rem & Replace Sheetrock Walls	105.5 SF @ \$1.81 ^a	\$190.96	\$0.00	\$190.96		
Rem & Replace Cement Board Wall 1/2"	105.5 SF @ \$2.96 ^a	\$312.28	\$0.00	\$312.28		
Replace Wallpaper Sizing	105.5 SF @ \$0.30 ^a	\$31.65	\$0.00	\$31.65		
Replace Wallpaper	123.44 SF @ \$0.25 ^a	\$30.86	Material Labor			
	105.5 SF @ \$1.20	\$126.60				
		\$157.46	\$0.00	\$157.46		
Rem & Replace Ceramic Tile Walls	105.5 SF @ \$11.45 ^a	\$1,207.97	\$0.00	\$1,207.97		
Replace Ceramic Soap Dish	1 EA @ \$19.96 ^b	\$19.96	\$0.00	\$19.96		
Rem & Replace Base Molding, Ceramic	8 LF @ \$9.54 ^a	\$76.32	\$0.00	\$76.32		
Replace Threshold (EA), Marble	1 EA @ \$66.53 ^b	\$66.53	\$0.00	\$66.53		
Rem & Replace Vanity 30", Deluxe	1 EA @ \$267.22 ^a	\$267.22	\$0.00	\$267.22		
Rem & Reinstall Countertop, Cultured Marble w/Lav	1 LF @ \$19.63 ^a	\$19.63	\$0.00	\$19.63		
Rem & Reinstall Faucet, Lavatory	1 EA @ \$29.64 ^a	\$29.64	\$0.00	\$29.64		
Rem & Reinstall Faucet, Combination Shower/Bath	1 EA @ \$68.40 ^a	\$68.40	\$0.00	\$68.40		
Rem & Reinstall Bathtub, Enamel	1 EA @ \$104.88 ^a	\$104.88	\$0.00	\$104.88		
Clean Bathtub, Enamel	1 EA @ \$7.93 ^a	\$7.93	\$0.00	\$7.93		
Rem & Reinstall Commode (Toilet)	1 EA @ \$79.80 ^a	\$79.80	\$0.00	\$79.80		
Clean Commode (Toilet)	1 EA @ \$10.98 ^a	\$10.98	\$0.00	\$10.98		
Rem & Reinstall Wall Mirror	18 SF @ \$2.76 ^a	\$49.68	\$0.00	\$49.68		
Rem & Replace Flush Int. HC Door, Pre-Hung	1 EA @ \$166.53 ^a	\$166.53	\$0.00	\$166.53		
Paint Flush Int. HC Door, Pre-Hung	1 EA @ \$27.15 ^a	\$27.15	\$0.00	\$27.15		
Rem & Replace Cased Opening, Door	1 EA @ \$49.66 ^a	\$49.66	\$0.00	\$49.66		
Paint Cased Opening	1 EA @ \$28.73 ^a	\$28.73	\$0.00	\$28.73		
Rem & Reinstall Lockset Interior, Privacy	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50		
Replace Tile Floor, Ceramic	25 SF @ \$7.67 ^a	\$191.75	\$0.00	\$191.75		
Rem & Replace Underlayment, Cement Board	41 SF @ \$1.25 ^a	\$51.25	\$0.00	\$51.25		
Rem & Replace Subfloor - Plywood 3/4"	41 SF @ \$1.63 ^a	\$66.83	\$0.00	\$66.83		
Master Bathroom Total		\$3,463.45	\$0.00	\$3,463.45		

Sunroom (18' 2" x 13' 6" x 8')

245 sf Floor 432 sf Wall 254 sf Ceiling 45 lf Floor 64 lf Ceiling 2,269 cf Volume

Door(s) 6' x 6' 8" (3)

Ceiling - Vaulted (gable)	45 sf Wall	9 sf Ceiling	1 lf Ceiling	307 cf Volume		
			Repl. Cost	Depr.	ACV	OP RD
Clean Muckout, clean, deodorize and mildewcide per SF floor area	245 SF @ \$1.00 ^a		\$245.00	\$0.00	\$245.00	
Clean Remediate, treat and seal contaminated wall framing	216 SF @ \$1.23 ^a		\$265.68	\$0.00	\$265.68	
Rem & Replace Sheetrock Walls	432 SF @ \$1.81 ^a		\$781.92	\$0.00	\$781.92	
Paint Sheetrock Walls	432 SF @ \$0.41 ^a		\$177.12	\$0.00	\$177.12	
Rem & Replace Insulation, Fiberglass	64.8 SF @ \$1.46 ^a		\$94.61	\$0.00	\$94.61	
Rem & Replace Cased Opening, Door	3 EA @ \$49.66 ^a		\$148.98	\$0.00	\$148.98	
Special Remove Wet Pad/Carpeting	245 SF @ \$0.32 ^b		\$78.40	\$0.00	\$78.40	
Replace Carpet Pad, per SY	27.23 SY @ \$4.01 ^a		\$109.19	\$10.92	\$98.27	N N
Replace Carpet, Nylon (SY), 26 OZ	28.86 SY @ \$16.20 ^a		\$467.53	Material Labor		
	27.23 SY @ \$3.52		\$95.85			
			\$563.38	\$112.68	\$450.70	N N

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Subfloor - Plywood 3/4"	245 SF @ \$1.63 ^a	\$399.35	\$0.00	\$399.35	
Rem & Replace Panel Door, Pre-Hung	1 EA @ \$277.48 ^a	\$277.48	\$0.00	\$277.48	
Rem & Reinstall Lockset Interior, Passage	1 EA @ \$9.50 ^a	\$9.50	\$0.00	\$9.50	
Rem & Replace Wood Casing Window Trim Set	3 EA @ \$52.93 ^a	\$158.79	\$0.00	\$158.79	
Paint Cased Opening	7 EA @ \$28.73 ^a	\$201.11	\$0.00	\$201.11	
Rem & Replace Register	3 EA @ \$21.36 ^a	\$64.08	\$0.00	\$64.08	
Rem & Replace Window, Casement, Wood, 11 - 13 SF, Elite	2 EA @ \$499.67 ^a	\$999.34	\$0.00	\$999.34	
Rem & Replace Window, Fixed, Wood, 15 - 20 SF, Deluxe	1 EA @ \$428.72 ^a	\$428.72	\$0.00	\$428.72	
Rem & Replace Sliding Glass Door, Wood 6' Deluxe	3 EA @ \$1,278.66 ^a	\$3,835.98	\$0.00	\$3,835.98	
Sunroom Total		\$8,838.63	\$123.60	\$8,715.03	
Coverage - Flood, Building Totals		\$163,076.61	\$674.19	\$162,402.42	

Summary

	Repl. Cost	Depr.	ACV
Estimate Totals	\$163,076.61	\$674.19	\$162,402.42
Less Amount Not Subject To Overhead & Profit	-\$12,818.15	-\$637.30	-\$12,180.85
Amount Subject To Overhead & Profit	\$150,258.46	\$26.89	\$150,221.57
Contractor's Overhead & Profit (20%)	\$30,051.69	\$7.38	\$30,044.31
Sub-Total	\$180,310.15	\$44.27	\$180,265.88
Amount Not Subject To Overhead & Profit	\$12,818.15	\$637.30	\$12,180.85
Total With Overhead & Profit	\$193,128.30	\$681.57	\$192,446.73
Less Non-Recoverable Depreciation	-\$637.30	-\$637.30	
Sub-Total	\$192,491.00	\$44.27	\$192,446.73
Less Deductible Applied	-\$1,000.00		-\$1,000.00
Less Excess	-\$33,091.00	-\$44.27	-\$33,046.73
Net Claim	\$158,400.00	\$0.00	\$158,400.00
Less Prior Payments	-\$91,204.03		-\$91,204.03
Net Claim Payable	\$67,195.97	\$0.00	\$67,195.97

The foregoing is the Public Adjuster's summary of damage for which coverage should have been available at the time of the loss, and the amounts owed for each item required to restore the property to its pre-loss condition. All unit pricing is derived from current area labor and materials, current area contractor prices and amounts actually paid in comparable area claims settlements.

Price Database Legend

a = MSB Richmond Residential - 1/2004

b = MSB Market Cost Data 2003-10

w = Write-in

* = Modified

Exhibit U

POLICY NO. FL
0804464550
POLICY TERM
04/16/2003 - 04/16/2004
AMT OF BLDG COV AT TIME OF LOSS
158,400.00
AMT OF CNTS COV AT TIME OF LOSS
0.00

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM
PROOF OF LOSS
(See reverse side for Privacy Act Statement and
Paperwork Burden Disclosure Notice)

O.M.B. No. 1660-0005
Expires JUNE 30, 2007

AGENT
AGENCY AT

TO THE NATIONAL FLOOD INSURANCE PROGRAM:

At time of loss, by the above indicated policy of insurance, you insured the interest of Larry and Marcia Bearekman, 14 W. Sandy Point, Poquoson, VA

against loss by flood to the property described according to the terms and conditions of said policy and of all terms, endorsements, transfers and assignments attached thereto.

TIME AND ORIGIN A Flood loss occurred about the hour of 12:00 o'clock P. M.,
on the 18th day of September 2003. The cause of the said loss was: Tidal flooding

OCCUPANCY The premises described, or containing the property described, was occupied at the time of the loss as follows, and for
no other purpose whatever: Owner occupied permanent residence

INTEREST No other person or persons had any interest therein or encumbrance thereon except
National City Mortgage and US Small Business Administration and Montgomery Associates, inc.

1. FULL AMOUNT OF INSURANCE application to the property for which claim is presented is	\$	158,400.00
2. ACTUAL CASH VALUE of building structures	\$	137,956.00
3. ADD ACTUAL CASH VALUE OF CONTENTS of personal property insured	\$	0.00
4. ACTUAL CASH VALUE OF ALL PROPERTY	\$	137,956.00
5. FULL COST OF REPAIR OR REPLACEMENT (Building and Contents)	\$	101,286.97
6. LESS APPLICABLE DEPRECIATION	\$	0.00
7. ACTUAL CASH VALUE LOSS is	\$	101,286.97
8. LESS DEDUCTIBLES	\$	34,091.00
9. NET AMOUNT CLAIMED under above numbered policy is	\$	67,195.97

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

I understand that this insurance (policy) is issued Pursuant to the National Flood Insurance Act of 1968, or Any Act Amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly and willfully making any false answers or misrepresentations of fact may be punishable by fine or imprisonment under applicable United States Codes.

Subrogation - To the extent of the payment made or advanced under this policy; the insured hereby assigns, transfers and sets over to the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property in which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to the claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

State of _____
County of _____

Subscribed and sworn before me this _____ day of _____, 20____ Insured

Notary Public



Allstate.
You're in good hands.

National
Catastrophe Team

SEPTEMBER 23RD, 2004

MR. LARRY BEAREKMAN
MRS. MARCIA A. BEAREKMAN
14 W SANDY POINT
WOOLSON, VA 23662

RE: CLAIM NO. 6412417542
POLICY NO 080466455
DATE/LOSS 09 18 04

DEAR MR. AND MRS. BEAREKMAN

I AM WRITING IN REGARD TO THE FLOOD CLAIM WHICH WAS REPORTED UNDER THE ABOVE CAPTIONED LOSS.

WE HAVE RECEIVED A SIGNED, NOTORIZED PROOF OF LOSS, IN THE AMOUNT OF \$67,195.97, DATED SEPTEMBER 16TH, 2004, WHICH HAD NO ATTACHED ESTIMATES OR ETC. ATTACHED TO IT.

PLEASE UNDERSTAND THAT ALL STATE OBLIGATION AS A SERVICING CARRIER FOR THE NATIONAL FLOOD INSURANCE PROGRAM IS TO PAY FOR ALL CLAIMS THAT QUALIFY FOR COVERAGE UNDER THE FLOOD POLICY. WE, ALLSTATE, MUST COMPLY WITH THE REQUIREMENTS AND PROVISIONS OF THIS FEDERAL POLICY.

IN REFERENCE TO THE ATTACHED PROOF OF LOSS, IN THE AMOUNT OF \$67,195.97, DATED SEPTEMBER 16TH, 2004, WHICH HAS NO ATTACHED ESTIMATES OR ETC ATTACHED TO IT, TO JUSTIFY WHAT THESE FIGURES ARE FOR. WE CANNOT ACCEPT THIS PROOF OF LOSS. WE EXPRESSIVELY REJECT ANY AND ALL STATEMENTS CONTAINED IN THE SAID PROOF OF LOSS.

BY THIS LETTER, WE DO NOT INTEND TO WAIVE OR RELINQUISH ANY OF THE RIGHTS OR DEFENSES, EITHER LISTED OR UNLISTED, UNDER THIS POLICY OF INSURANCE.

SINCERELY,

BRIAN SCOTT
NCT/CLAIMS MANAGER

CC: NFIP

Allstate Insurance Company

P.O. Box 94054 Peardine, IL 60094 Phone 800.547.8578 Fax 888.869.2046

POLICY NO. FL

0804484550

POLICY TERM

04/19/2003 - 04/16/2004

AMT OF BLDG COV AT TIME OF LOSS

158,400.00

AMT OF CNTS COV AT TIME OF LOSS

0.00

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

PROOF OF LOSS

(See reverse side for Privacy Act Statement and
Paperwork Burden Disclosure Notice)

O.M.B. No. 1560-0005
Expires JUNE 30, 2007

AGENT

AGENCY AT

TO THE NATIONAL FLOOD INSURANCE PROGRAM:

At time of loss, by the above indicated policy of insurance, you insured the interest of

Larry and Marcia Bearekman, 14 W. Sandy Point, Piquemon, VA

against loss by flood to the property described according to the terms and conditions of said policy and of all forms, endorsements, transfers and assignments attached thereto.

TIME AND ORIGIN

A Flood loss occurred about the hour of 12:00 o'clock P. M.,
on the 18th day of September 2003. The cause of the said loss was: Tidal flooding

OCCUPANCY

The premises described, or containing the property described, was occupied at the time of the loss as follows, and for
no other purpose whatever: Owner occupied permanent residence

INTEREST

No other person or persons had any interest therein or insurability thereon except
National City Mortgage and US Small Business Administration and Montgomery Associates, Inc.

1. FULL AMOUNT OF INSURANCE application to the property for which claim is presented is	9	158,400.00
2. ACTUAL CASH VALUE of building structures	6	137,856.00
3. ADD ACTUAL CASH VALUE OF CONTENTS of personal property insured	3	0.00
4. ACTUAL CASH VALUE OF ALL PROPERTY	9	137,856.00
5. FULL COST OF REPAIR OR REPLACEMENT (Building and Content)	9	101,288.97
6. LESS APPLICABLE DEPRECIATION	6	0.00
7. ACTUAL CASH VALUE LOSS is	9	101,288.97
8. LESS DEDUCTIBLES	3	34,091.00
9. NET AMOUNT CLAIMED under above numbered policy is	3	67,197.97

The said loss did not originate by any act, design or procurement on the part of your insured, nothing has been done by or with the privity or consent of your insured to violate the conditions of the policy, or render it void; no articles are mentioned herein or in annexed schedules but such as were destroyed or damaged at the time of said loss, no property saved has in any manner been concealed, and no attempt to deceive the said insurer as to the extent of said loss, has in any manner been made. Any other information that may be required will be furnished and considered a part of this proof.

I understand that this insurance (policy) is issued pursuant to the National Flood Insurance Act of 1968, or any act amendatory thereof, and Applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B, and that knowingly or willfully making any false answers or misrepresentations of fact may be punishable by fine or imprisonment under applicable United States Codes.

Subrogation - To the extent of the payment made or advanced under this policy, the insured hereby assigns, transfers and sets over to the insurer all rights, claims or interest that he has against any person, firm or corporation liable for the loss or damage to the property for which payment is made or advanced. He also hereby authorizes the insurer to sue any such third party in his name.

The insured hereby warrants that no release has been given or will be given or settlement or compromise made or agreed upon with any third party who may be liable in damages to the insured with respect to any claim being made herein.

The furnishing of this blank or the preparation of proofs by a representative of the above insurer is not a waiver of any of its rights.

State of Virginia

City of Piquemon

Subscribed and sworn before me this

16th

day of

September

2004

Insured

Theresa B. Skrom
Notary Public

My commission expires 1/31/06